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Guard

VSLETTER

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Newsletter Staff, etc.

Mr. Robert Harber
LCDR Leon D. Howell
CWO3 Lewis J. Tolleson
YNCS Nelson A. Naber
YN2 David M. Ablitz
Ms Linda Bennett

Toll-Free telephone numbers & addresses:

Military Retired Affairs:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
Tel: Toll-free 1-800-424-7950
Commercial (202) 426-0276

Retired Pay:
Commanding Officer (RET)
U. S. Coast Guard
Military Pay Center
6501 Lafayette Avenue
Riverdale, Maryland 20737
ATTN: Retired Pay Branch
Tel: Toll-free 1-800-638-0250
Commercial (301) 436-7775

The Retiree Newsletter is a publication containing news of general interest, suggestions and information to keep Coast Guard retirees and their dependents abreast of developments as well as other events of significance. This publication shall not be considered as authority for any official action and is non-record material.

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On the cover: Fog bound and rain soaked, two helicopters (one HH-3 and one HH-52) from CG Air Station Cape Cod await sunnier days. Photo by PA2 Frances Padilla, CG Air Station Cape Cod.

Retired Affairs Tidbits

Surfmen!!! Surfmen!!! Surfmen!!!

CWO3 Fred W. RIX	1941-1961	WA
CWO2 Charles E. CAMPEN	1936-1958	NC
CWO4 Walter H. BECKER	1939-1965	VA
CMM Lathan WILLIS	1929-1945	NC
BMC Allan B. WATTS	1938-1958	ME
BM1 Walter R. CLEVELAND	1937-1946	ME

Elections for CWO Association

Congratulations to CWO Lewis J. TOLLESON, your Retired Affairs Officer, on his election as President of the Chief Warrant and Warrant Officer Association. CWO TOLLESON will head an organization of over 3400 active and retired CWOs & WOs.

40th SPAR Anniversary

The 40th SPAR ANNIVERSARY, which actually will occur on November 23, 1982 will be celebrated in Boston, at the Park Plaza Hotel, from September 30 - October 3, 1982. SPAR is the acronym by which women in the Coast Guard were known until recently. Full details on the re-union may be obtained by writing:

YNC Marie COEN, USCGR
SPAR 40th ANNIVERSARY
7 Tyndale Street
Roslindale, MA 02131

Annual Meeting

The annual meeting of the Coast Guard Headquarters Federal Credit Union will take place at 1130, 8 March 1981 in Room 3201, CG Headquarters Bldg., Transpoint Bldg. This is a change from the original date of 10 March 1981.

Locator

The below listed personnel are looking for someone - it may be you. Read and please reply if you are the one being paged or if you think this is an old buddy who may be interested in hearing from you.

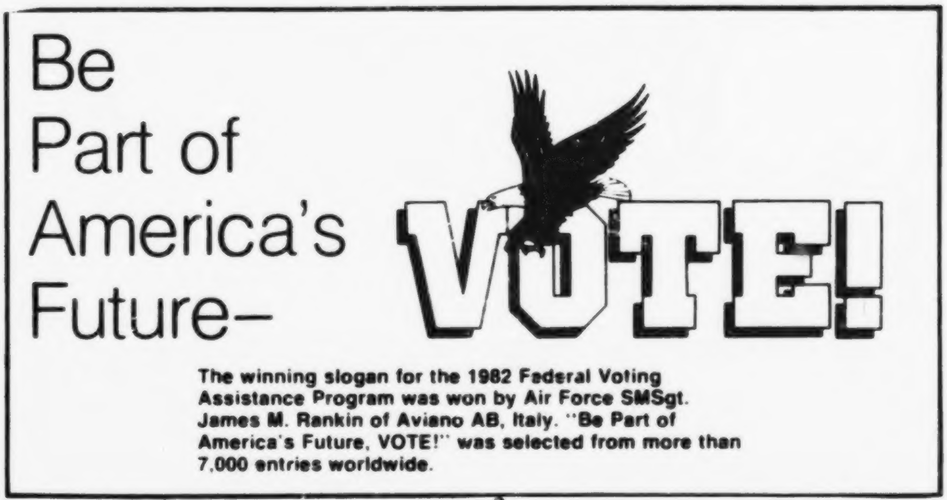
SKCM Robert A. Guest, 2036 Michigan Avenue N. E., St. Petersburg, FL 33703, (813) 526-0884, would like to contact CWO4(RELE) Robert H. Neuman.

RDC Paul F. Martin, Box 78, Whiting, Kansas 66552, would like to contact RD1 Charles Hough whose last whereabouts was on board the CGC NEWELL, Honolulu, HI in the early 1950's.

EMC Theodore J. Ramsey, R.D.1, Box 296-A, Mt Jackson, VA 22842 would like to contact ENC Carl Mollenkopf. They served together on the CGC MARIPOSA. Would be glad to hear from others who served aboard her.

RD1 James D. Olson, 3046 S. W. 16th Circle, Gresham, OR 97030 is trying to contact anyone who served in Viet Nam for CG Division 13 Cat Lo; Repair Facility or those who served with CG Squadron One from 1966 thru 1967; first and second timers. (503) 667-1145 or (503) 665-1181 Ext 295 (work)

BMC Calvin Curtis, Rt 1, Sautee, GA 30571 is trying to contact CSC Robert Morris (Retired). They served on CGC DUANE in 1955.



The winning slogan for the 1982 Federal Voting Assistance Program was won by Air Force SMSgt. James M. Rankin of Aviano AB, Italy. "Be Part of America's Future, VOTE!" was selected from more than 7,000 entries worldwide.

Champus Chatter

Champus Fiscal Intermediaries

Alabama
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha NE 68175
800-228-7100

Alaska
Blue Cross of Washington-Alaska
P O Box 77084
Seattle WA 98177
800-426-1337

Arizona
Blue Shield of California
P O Box 85019
San Diego, CA 92138
800-854-2667

Arkansas
Wisconsin Physicians Service
P.O. Box 7938
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

California
Blue Shield of California
P.O Box 85020
San Diego, CA 92138
800-295-9681 . . . San Diego Residents
800-532-3401 . . . No California Residents
800-532-3952 . . . So. California Residents

Colorado
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha, NE 68175
800-288-7100

Connecticut
Blue Shield of California
P.O. Box 85117
San Diego, CA 92138
800-854-2667

Delaware
Blue Cross-Blue Shield of South Carolina
P.O. Box 6119
Columbia, SC 29260
800-845-2572

District of Columbia
Blue Cross-Blue Shield of South Carolina
P O Box 6119
Columbia, SC 29260
800-845-2572

Florida
Blue Shield of California
P O Box 85022
San Diego, CA 92138
800-854-2667

Georgia
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha, NE 68175
800-228-7100

Hawaii
Hawaii Medical Service Assn
P O Box 860
Honolulu, HI 96808
Exempt All inter-island calls are considered local Cost of lines for No of calls for OCHAMPUSPAC is prohibited

Idaho
Blue Cross of Washington-Alaska
P.O Box 77084
Seattle, WA 98177
800-426-9250

Illinois
Wisconsin Physicians Service
P O Box 7952
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Indiana
Wisconsin Physicians Service
P.O. Box 8923
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Iowa
Wisconsin Physicians Service
P O Box 7956
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Kansas
Wisconsin Physicians Service
P.O. Box 7934
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Kentucky
Wisconsin Physicians Service
P.O. Box 8924
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Louisiana
Wisconsin Physicians Service
P O Box 8934
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Maine
Blue Shield of California
P O Box 85117
San Diego, CA 92138
800-854-2667

Maryland
Blue Cross-Blue Shield of South Carolina
P O Box 6119
Columbia, South Carolina 29260
800-845-2572

Massachusetts
Blue Shield of California
P O Box 85117
San Diego, CA 92138
800-854-2667

Michigan
Blue Shield of California
P O Box 85116
San Diego, CA 92138
800-854-2667

Minnesota
Wisconsin Physicians Service
P O Box 7959
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Mississippi
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha, NE 68175
800-228-7100

Missouri
Wisconsin Physicians Service
P O Box 7938
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Montana
Blue Cross of Washington-Alaska
P O Box 77084
Seattle, WA 98177
800-426-9250

Nebraska
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha, NE 68175
402-978-2934 . . . Call collect within Nebraska 978-2934 . . . Within Omaha area

Nevada
Blue Shield of California
P O Box 85023
San Diego, CA 92138
800-854-2667

New Hampshire
Blue Shield of California
P O Box 85117
San Diego, CA 92138
800-854-2667

New Jersey
Blue Cross of Rhode Island
P O Box 786
Providence, RI 02901
800-556-7860

New Mexico
Blue Shield of California
P O Box 85021
San Diego, CA 92138
800-854-2667

New York
Blue Cross of Rhode Island
P O Box 786
Providence, RI 02901
800-556-7860

North Carolina
Blue Cross-Blue Shield of South Carolina
P O Box 6119
Columbia, SC 29260
800-845-2572

North Dakota
Wisconsin Physicians Service
P O Box 7961
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Ohio
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha, NE 68175
800-228-7100

Oklahoma
Wisconsin Physicians Service
P O Box 7936
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Oregon
Blue Cross of Washington-Alaska
P O Box 77084
Seattle, WA 98177
800-426-9250

Pennsylvania
Blue Cross-Blue Shield of South Carolina
P O Box 6119
Columbia, SC 29260
800-845-2572

Rhode Island
Blue Cross of Rhode Island
P O Box 786
Providence, RI 02901
800-662-5260

South Carolina
Blue Cross-Blue Shield of South Carolina
P O Box 6119
Columbia, SC 29219
800-922-0144 . . . Within South Carolina
800-788-4754 . . . Within Columbia, SC

South Dakota
Wisconsin Physicians Service
P O Box 7962
Madison, WI 53707
800-356 5954 . . . Beneficiary line
800-356-7208 . . . Providers only

Tennessee
Blue Cross Blue Shield of Tennessee
730 Chestnut Street
Chatanooga, TN 37402
800-572-7247
800-572-7348

Texas
Wisconsin Physicians Service
P O Box 8932
Madison, WI 53707
800-356-5954 . . . Beneficiary line
800-356-7208 . . . Providers

Utah
Blue Cross of Washington-Alaska
P O Box 77084
Seattle, WA 98177
800-426-9250

Vermont
Blue Shield of California
P O Box 85117
San Diego, CA 92138
800-854-2667

Virginia
Blue Cross-Blue Shield of South Carolina
P O Box 6119
Columbia, SC 29260
800-845-2572

Washington
Blue Cross of Washington-Alaska
P O Box 77084
Seattle, WA 98177
800-562-1312

West Virginia
Mutual of Omaha Insurance Co
Mutual of Omaha Plaza
Omaha, NE 68175
800-228-7100

Wisconsin
Wisconsin Physicians Service
P O Box 7953
Madison, WI 53707
800-362-7445

Wyoming
Blue Cross of Washington-Alaska
P.O. Box 77084
Seattle, WA 98177
800-426-9250

Foreign/Overseas Areas

Puerto Rico
Blue Shield of California
P.O. Box 85022
San Diego, CA 92138
800-854-2549

Pacific Area (Including
China, Thailand and Korea)
Hawaii Medical Service Assn
P.O. Box 860
Honolulu, HI 96808

OCHAMPUSSO
Canada, Mexico, Central and South America
Mutual of Omaha Insurance Co.
Mutual of Omaha Plaza
Omaha, NE 68175

Europe, Africa, Middle East
OCHAMPUSEUR
APO NY 09102

Supplementary Insurance

At present, there is an approximate 40% shortage of doctors in all of the Armed Services. Because of this, many of you must seek medical attention in the civilian community. Those of you who use CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) may be interested in obtaining supplemental health insurance to cover the 25% that CHAMPUS does not cover.

Listed below are some of the organizations that offer supplemental insurance.

Chief Petty Officers Association
927 S. Walter Reed Drive
Arlington, VA 22204
(703) 920-3044

Chief Warrant/Warrant Officer
Association, U.S. Coast Guard
492 L'Enfant Plaza E. S.W.
Washington, DC 20024
(202) 554-7753

Association of the United States Army
2425 Wilson Boulevard
Arlington, VA 22201
(703) 841-4300
1-800-336-4570

National Association for Uniformed Services
5535 Hempstead Way
P. O. Box 1406
Springfield, VA 22151
(703) 750-1342

Non-Commissioned Officers Association
P. O. Box 33790
San Antonio, TX 78233
1-800-531-7504

Reserve Officers Association
of the United States
Kirk-Van-Orsdel
Lock Box 1778
Des Moines, IA 50306
1-800-247-2192

The Retired Association for the
Uniformed Services
P. O. Box 120692
Nashville, TN 37212
(615) 832-1144

The Retired Officers Association
201 N. Washington Street
Alexandria, VA 22314
(703) 549-2311
1-800-247-2192

Bug in Champus Form

There appears to be a "bug"in the new claim form used by CHAMPUS beneficiaries that is slowing down claims processing.

The form, which is also used for claims of the public and private health plans, does not contain a readily identifiable space for the sponsor's social security number. The social security number, which is not necessary for other plans, is a "must" to obtain CHAMPUS payments. CHAMPUS officials say the social security number should be placed in Block 6 of the form, pending possible changes in the form.

Meanwhile, more than 95% of all claim forms reaching CHAMPUS contractors on the new form are incomplete and payment for these claims must be delayed until the information is obtained.

CHAMPUS officials say it is extremely important for those who file claims to read the instructions that apply to Form 501 and to make sure that the sponsor's social security number is put in Block 6.

Champus Form 500 may still be used in the event Form 501 is not available.

FROM PEARL HARBOR TO VIETNAM AND BEYOND: The Coast Guard Cutter TANEY

By Mr. Larry Baker of
CGHQ Public Affairs Division

In 1936, four 327 foot cutters were built in Philadelphia for the U. S. Coast Guard. These four cutters were named after former secretaries of the Treasury -- the then-parent agency of the Coast Guard. Among the "secretary" class launched that year was a remarkable ship, the Roger B. Taney.

The history of this cutter ranks among the more famous biographies of naval vessels since man first hollowed out a log and went to sea. For 45 years -- and still going strong -- the Taney has written a record of peace and war that is a benchmark for modern naval vessels.

The Fateful Day

On that fateful morning of December 7, 1941, the Taney was one of 101 ships standing in Pearl Harbor. Today, she is the last warship in U.S. service to have been present in the Pearl Harbor area. The U.S.S. ARIZONA, the permanent monument to the attack resting on the floor of the harbor is still carried on Navy lists as "in commission."

Taney's then-commanding officer, CDR Louis B. Olson, later Rear Admiral, received a phone call at 7:20 a.m. on Dec. 7, alerting him to a report of the sinking of a submarine by a U.S. destroyer. Commander Olson ordered immediate recall of ship's personnel, and departed for the Taney's berth in Honolulu. As the commander arrived at his ship, Japanese torpedo planes and dive bombers were just beginning their devastating assault on the harbor. General quarters were sounded on the Taney with all battle stations manned. Within four minutes of the perceived attack, the guns were firing.

Although most of the day's actions, including the attacks on Battleship Row, occurred beyond the range of Taney's guns, she was credited later with successfully defending the Honolulu power plant with her antiaircraft barrage from a wave of attacking aircraft. The following day, she attacked a Japanese submarine trying to enter the harbor. No definite confirmation of a kill was ever established; however,a strong odor of fuel oil and an oil slick persisted in the area of the engagement for several days. For the first 98 days following the attack, the Taney was on patrol for 88 days,putting in to port only long enough to be replenished. She continued this combat patrol activity for the next two years.

In 1944, the cutter was deployed to the Atlantic theater of operations where she escorted convoys between New York and Bizerte, North Africa. Early in 1945, she was reassigned to the Pacific Theater again. She participated in many engagements in the island-hopping campaign and, finally, found herself among the picket lines at Okinawa later that year. Here the Taney proved her worth. She came under air attack from Kamikazis and other Japanese aircraft more than 250 times by not less than 1,400 aircraft! During these attacks, the Taney maneuvered, twisted and turned constantly, miraculously avoiding any major damage. She was credited with shooting down eight aircraft during the five weeks of savage fighting. In one attack, she saved a Victory ship loaded with men and ammunition by blowing out of the air a suicidal two-engine bomber that was on a direct collision course with the vessel.

The "Queen of the Pacific," as she was dubbed, survived. World War II came to an end. She was ordered back to peacetime duties and home-based at Alameda, CA. For the next five years, the veteran of World War II patrolled off the Pacific coast involved in search and rescue and law enforcement operations.

Suddenly, it was 1950 and Korea exploded. Once again the Taney was called to action to join the U.S. Navy in support of United Nations operations in that beleaguered country. For the next three years, the Taney provided gunfire support and engaged in other support operations with the Navy off the coast of Korea. With the eventual Standdown of operations, the cutter was returned to Alameda to resume her peacetime duties as an ocean station vessel providing weather and search and rescue guard. She also became a familiar law enforcement figure on Alaskan fisheries patrols. Unfortunately, the peacetime and humane missions of the cutter were interrupted once again. The conflict of arms was heard by the old warhorse. For a third time, the Orient came into the life of the venerable old cutter. Vietnam was now the name and the Taney was back in the game.

PATROLS SOUTH VIETNAM

In April 1969, the Navy asked for Coast Guard support to set up interdiction patrols off the South Vietnam coasts. The Taney, along with other Coast Guard vessels, reported for duty. She sailed to Southeast Asia for a 10 month tour which involved naval gunfire and logistics support for smaller Coast Guard and Navy units, and the prevention of the infiltration of arms and enemy personnel by coastal routes into the south.

When her tour ended, the cutter returned to the United States and regular duties. The 2,712-ton ship continued to build her record of achievement by rescuing vessels in distress and inspecting suspected drug-smuggling boats.

The Taney, still capable of steaming at her designed top speed of 20 knots with the original boilers and steam turbines, continues her patrol duties to this day. And, on December 5, the proud old lady sailed up the Potomac River to the nation's capital. Here, 40 years to the day, December 1981, her decks held a memorial service in remembrance of the day that changed the lives of generations. Indeed, the Taney is a remarkable ship. The seemingly ageless cutter has seen much: She has seen over half of her commanding officers become flag officers, including one Coast Guard Commandant, ADM EDWIN J. ROLAND; she has witnessed first-hand one world war and two more "wars"; and she has observed many lives saved, many maritime law-breakers apprehended.

SECRET TO LONGEVITY

How does it happen that Taney is still in action long after most ships her age have been scrapped or moth-balled? Perhaps the answer was best summed up by remarks made by retired Rear Admiral Olson, her Pearl Harbor commanding officer. He said: "Those of us who have served on Taney remember her as a ship which seemed perfectly designed to perform every job she was ever assigned. You come to appreciate qualities such as that in a ship, and you are determined to protect and preserve them. When I commanded Taney, we always felt that even if we came under the full brunt of an enemy attack, we would manage to somehow save the ship. She was well worth saving. I'm sure that her present officers and crew feel the same way. She may outlive us all."

Today, the Taney continues her patrols now in the South Atlantic and Caribbean. In this age when inflation and costs of economic survival are mammoth realities, the Coast Guard can well be proud of a vessel that is still operating after years of continuous service to the nation. Rear Admiral Olson may well be right after all. From Pearl Harbor to Vietnam and beyond, she may well outlive us all . . . if not physically, certainly in spirit for as long as men go down to the sea in ships.

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The above photo was taken during the CGC TANEY's recent visit to Washington, D. C. commemorating the 40th anniversary of the attack on Pearl Harbor. A special memorial service was held at 11 a.m. 7 December 1981 and was preceded by a 30-minute World War II music concert by the Coast Guard Band.

Money Talk
From Retired Pay

Notice!!! Notice!!!

SBP Open Season Election Forms when received are IRREVOCABLE and cannot be changed or revoked. Many election forms are being received and shortly thereafter the members call requesting changes. PLEASE think about your election before you submit it. If you have doubts or questions about your election, or you don't understand the associated costs, you may contact the Retired Military Affairs Branch (Toll-free 1-800-424-7950 for counseling; or the Retired Pay Branch (Toll-free 1-800-638-0250)for information.

SBP Open Season

This is in response to numerous questions on the two year waiting period required by Public Law 97-35:

Your Survivor Benefit Plan (SBP) payment will begin in the month following receipt by the Coast Guard of your election form. No annuity is payable to the beneficiary named on your election form until the second anniversary of your election. Your original election still provides an annuity to your survivor. Under this open season, if a member dies before completion of the required two year period, the following will apply.

(1) FIRST ELECTION (INITIAL): If you have elected the SBP Plan under the open season and die before completing the required two years, all monies paid-in will be refunded to the beneficiary named on your SBP open season election form.

(2) INCREASING SBP BASE AMOUNT: If you request your SBP Base amount be increased to a higher level than your original SBP Base amount, only the portion of the increased cost will be refunded to the beneficiary named on the SBP open season election form.

(3) ADDING SPOUSE: If you request to add your spouse to an already existing child election and do not live the required two year period, no annuity will be paid to the spouse on your behalf. All costs for adding the spouse would be refunded to the beneficiary named on your SBP open season election form. Your original election for Child or children-only coverage would provide an annuity for the child or children.

Calling Retired Pay

Whenever you have a question or problem with your retired pay, please do not hesitate to call the Retired Pay Branch of the Military Pay Center, toll-free at 1-800-638-0250. The staff of the Retired Pay Branch is always willing to answer your inquiry or resolve your pay account problem.

The Retired Pay Branch consists of three distinct sections to handle your account more efficiently. The Inquiry Section, which is responsible for handling all incoming calls, will provide you with answers to common questions and routine problems. The second section is the Pay Operations section. This section is responsible for handling the individual accounts of each Coast Guard retiree. All changes made to a retiree's account(address changes, allotments, VA, etc.) are handled by this section. The third section is the New Accounts/Deceased Accounts section. This section is responsible for opening accounts for new retirees, closing accounts for deceased retirees, and maintaining accounts for the annuitants of deceased retirees.

Your call to the Retired Pay Branch will be routed to one of the three sections depending on the nature of the call. Please ask for the name of the person you are speaking with for future reference. This will resolve any complications should the need arise to make any subsequent call concerning your specific problem or question.

If you feel that your question or problem is not being resolved to your satisfaction, do not hesitate to ask to speak to the supervisor. Each section has a supervisor to handle any problem that cannot be resolved at the pay clerk level. Additionally, if your situation cannot be resolved by the supervisor, your call will be referred to the Branch Chief. It is the desire of the Retired Pay Branch to provide to you, the retired member/annuitant, timely and professional answers to your questions.

VA Voices

Illegally Cashing VA Checks

The Veterans Administration has begun a computer match of its records to determine whether benefits payments are being made to individuals who may, in fact, be deceased.

The computer matching operation is being conducted by the VA Inspector General, utilizing approximately 7.7 million veterans' benefits files and a commercially-owned roster of deceased individuals.

Any matching records will be thoroughly investigated, and if there is evidence of erroneous payments recovery action will be initiated. In the meantime, however, VA Administrator Robert P. Nimmo ordered officials in the agency's 58 Regional Offices to focus attention on "the prompt and accurate termination of benefit payments by VA on receipt of notice of the death of a veteran or beneficiary."

He urged persons receiving VA benefits checks after the death of the beneficiary to contact the nearest VA regional office promptly.

VA Questions & Answers

Q If I do not agree with a decision the VA makes on an application for benefits, what can I do?

A You may file an appeal on benefit decisions you disagree with. All that is necessary to start the appeal procedure is for you to write the VA stating why you disagree with the decision and include information you believe should be considered by the VA.

Q If a veteran dies before a home loan guaranteed by the Veterans Administration is repaid, will the VA pay off the balance?

A No, the surviving spouse or other co-borrower must continue making payments.

Q What is the maximum amount of Servicemen's Group Life Insurance that may be purchased?

A Effective December 1, 1981, the amount is $35,000 worth of insurance.

Q My GI Bill education assistance unfortunately does not cover all of my education expenses. Does VA offer any other financial assistance?

A Yes, you should ask about the Work-Study program. This is a good source of additional income for veterans enrolled in school on a full-time basis. Check with your school's veterans affairs office for the nearest VA regional office for details.

"Like to see what this baby will do when I open her up!"

TROA's Security Benefit Plan

In addition to that offered by the Fleet Reserve Association (FRA), The Retired Officers Association (TROA) will be sponsoring an insurance plan to fill the gap in coverage of the Survivor Benefit Plan's open enrollment period (Oct 1, 1981 to Sep 30, 1982).

Beginning Feb 1, 1982 eligible TROA members may enroll in TROA's Security Benefit Plan and be covered during the two-year waiting period before SBP benefits are payable.

Under the Survivor Benefit Plan open-season provision, retirees entitled to retired pay as of Aug 13, 1981 may enroll initially in the plan, change their current "children only" coverage to include coverage for a spouse.

However, there is a two-year waiting period before full benefits take effect. If a retiree dies before the two years elapse, the beneficiary receives only a return of the money paid into the plan and not the SBP annuity. TROA's new plan covers the gap.

TROA's Security Benefit Plan will be administered by TROA's Insurance Administrator, Kirke-Van Orsdel Inc., and underwritten by All American Life Insurance Co. of Chicago, the organization that has underwritten TROA life insurance plans since 1965.

For more information, call toll free, (800) 247-2192.

SBP Questions & Answers

Q Who is an "eligible retiree" for the purpose of enrolling during the open period?

A Any retiree who is entitled to retired pay on or before Aug 13, 1981 and who is not already enrolled for maximum SBP coverage.

Q I declined SBP coverage because of an undesirable feature that was in the original 1972 law. That was the so-called lock-in provision which required deductions from retired pay even if a retiree's spouse died first or if they were divorced. Has this been changed?

A Yes. In an amendment to the law in 1976, deductions from retired pay are not made during any period a retiree does not have an eligible beneficiary.

Q When I enrolled in SBP several years ago I elected an annuity based on an amount less than my total retired pay. Can I increase this to maximum coverage for my spouse now?

A Yes. At any time during the open enrollment period you can elect additional coverage based on your gross retired pay (total pay before any deductions).

Q I declined SBP coverage when the plan was first offered in 1972. Am I now eligible to elect coverage for my spouse? If so, do I have the option of enrolling at the minimum level?

A Yes. You can elect the minimum coverage by designating $300 of your retired pay as the base amount. The cost would be $7.50 a month and the annuity payable would be $165 (55% x $300). Of course, whenever COL adjustments in retired pay are granted, the premium and annuity are increased by the same percentage. You also have the option of designating your gross retired pay as the base amount or, if you care to do so, you may designate any amount between $300 and your gross retired pay as the base figure. The annuity payable will always be 55 percent of the base amount . . as increased by cost of living adjustments in retired pay.

Q I'm eligible to enroll in SBP and intend to elect an annuity based on my gross retired pay. Please explain the monthly cost and annuity payable. My gross retired pay is $1,200 a month.

Here is the initial computation:

Base Amount		Monthly Annuity
$1,200 x 55%	=	$660

Monthly Cost:
$97.50 (2.5% of first $300 of base amount plus 10% of remainder)

I previously elected child-only coverage. Can I now include my wife?

A Yes.

Q (1) When is an election under the open enrollment period effective? (2) When do deductions from retired pay begin? (3) When is a beneficiary eligible to receive the annuity? (4) What happens if I die before the two-year waiting period ends?

A (1) When your military department receives your application. (2) The month after the month your election is received by the Military Pay Center. (3) Two years after the effective date of the election. (4) The total amount of your contributions to the plan will be refunded to the designated beneficiary.

Q (1) I'm married and have three young children. Can I elect children-only coverage? (2) If so, about how much will it cost initially? (3) What will be the monthly annuity? I'm age 43 and my youngest child is 10. I plan to elect coverage based on my gross retired pay which is currently $1,200 a month.

A (1) Yes. (2) $16.43. (3) $660. The cost is based on your age and the age of the youngest child. This is determined from the cost factor tables from the old Retired Serviceman's Family Protection Plan (RSFPP). In your case the cost factor is .0249. This, multiplied by the annuity of $660 is $16.43. The annuity payable will always be 55% of the base amount ($1,200 in your case), as increased by cost-of-living adjustments in retired pay. The annuity is payable until the youngest child is 18, 22 if in school. There is no age limit for incapacitated children.

Q The Social Security offset provisions of the SBP law discouraged me from enrolling previously. Has this been changed?

A Yes. The offset (reduction) can no longer be more than 40 percent of the widow's annuity. However, here are a few important reminders. The annuity is only reduced in the case of retirees who had active duty, or active duty for training after 1956. The amount of the reduction depends on a retiree's age, military wage credits and date of retirement. The 40% offset limitation is generally of advantage to retirees with low retired pay and to others who elected SBP coverage at less than gross retired pay.

Q I'm a Reserve (Title III, age 60) retiree who started to receive retired pay 10 years ago. I previously declined coverage because I did not understand the Social Security offset requirements. Since that time I've learned that there will be no offset because I did not perform any active duty or active duty for training after December 31, 1956. (1) Is this true? (2) Do you recommend that I now elect an annuity for my wife?

A (1) Yes. Since you had no active duty or active duty for training after 1956 there will be no reduction of your wife's SBP annuity because of Social Security entitlements. (2) Yes.

SURVIVOR BENEFIT PLAN ELECTION CHANGE UNDER PL 97-35 (FOR USE ONLY FROM 1 OCT 81 to 30 SEP 82)	Reserved for Service Use Only		

SECTION I – INFORMATION CONCERNING MEMBER

1. Name & Current Address	2. SSN/SN	2a. Date of Birth	2b. Retirement Date

SECTION II – MARITAL AND DEPENDENCY STATUS

3. Are you married? ☐ Yes ☐ No	4. Do you have dependent children? ☐ Yes ☐ No

SECTION III – COVERAGE CHANGE

5. Change in Survivor Benefit coverage as follows

a. *FROM no coverage to*

☐ Spouse, based on full retired pay

☐ Spouse, based on a reduced base amount

☐ Child(ren), based on full retired pay

☐ Child(ren), based on a reduced base amount

☐ Spouse and children, based on full retired pay

☐ Spouse and children, based on a reduced amount

☐ Natural person with insurable interest (may be elected only if you have no spouse and/or children

b. *FROM spouse coverage on a reduced base amount to*

☐ Spouse coverage based on a higher, reduced amount

☐ Spouse coverage based on full retired pay

c. *FROM child coverage on a reduced base amount to*

☐ Child coverage based on a higher, reduced base amount

☐ Child coverage based on full retired pay

d. *FROM child(ren) coverage only to*

☐ Spouse and children, based on full retired pay

☐ Spouse and children, based on the current reduced base amount in effect for children

☐ Spouse and children, based on a reduced base amount which exceeds the current reduced base amount in effect for children

If the boxed check is to provide an annuity based on a reduced portion of retired pay, indicate the amount of retired pay to be used.

$ ________________

REDUCED BASE AMOUNT

NOTE: THIS IS NOT THE AMOUNT OF THE ANNUITY PAYABLE BUT THE AMOUNT OF REDUCED RETIRED PAY THE ANNUITY WILL BE BASED ON. THE REDUCED AMOUNT IS SUBJECT TO COST-OF-LIVING INCREASES IN THE SAME PROPORTION AS FULL RETIRED PAY.

IMPORTANT: This election to participate in the Survivor Benefit Plan (SBP) is effective when received by the Secretary concerned. Cost for SBP coverage shall begin on the first day after the month after election is effective.

IMPORTANT: The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully.

SECTION IV – SPOUSE AND/OR CHILDREN INFORMATION (list additional names on reverse)

6. Name of Spouse	7. SSN	8. Date of Birth	9. Date of Marriage

10. List all dependent children as defined in Section VII

Last name, first, M.I.	Date of Birth	SSN	Relationship

SECTION V – INSURABLE INTEREST COVERAGE

11. If you are unmarried and have no dependent children, and you checked the block marked natural person with insurable interest, complete this section with information pertaining to person you want to receive an annuity. See Section VII for definition.

12. Last name, first, M.I.	13. SSN	14. Relationship
15. Mailing address		16. Date of birth

SECTION VI – SIGNATURE

Signature of Retiree	Date	Signature of Witness

SECTION VII – INFORMATION ON THE SURVIVOR BENEFIT PLAN (SBP)

Definition of Dependent Child A dependent child must be unmarried and

a Be under 18 years of age

b Be between ages 18 and 22 and pursuing a full-time course of study and/or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution (see item e below)

c Be a child of a previous marriage adopted or a step, foster, or recognized natural child who has lived with you in a regular parent-child relationship and of your present or as indicated in a and b above or d below

d Be incapable of self-support because of a mental or physical incapacity which existed before the 18th birthday, or was incurred before age 22 while pursuing a full-time course of study of training (See item e below)

e If your child(ren) is (are) defined by item b or d above, an affidavit to that effect signed by the registrar or physician, respectively must be furnished to Retired Pay Department, NAVFINCEN

Definition of natural person with insurable interest Any person who can reasonably expect financial benefit from you while you live may be considered as a natural person with an insurable interest This person may be any close relative such as a child not dependent upon you for support or a close business associate If person named is not more nearly related than cousin, attach a statement of Proof of Financial Benefit

SECTION VIII – MONTHLY COST AND AMOUNT OF SURVIVOR ANNUITY

a Spouse only (no eligible children) Cost of coverage is 2½ percent of the first $300, plus 10 percent of any designated retired pay in excess of $300 If coverage is elected for a dependent child acquired subsequent to retirement, cost of coverage will be increased The increase in cost is effective the first day of the month following eligibility of such child (See "c" below.)

b Spouse and eligible children The cost of coverage will be 2½ percent of the first $300 of the base amount plus 10 percent of the remainder plus a slight additional charge for children's coverage that will vary depending on your age, your wife's age, and the age of your youngest child The additional charge should be generally about one-half of one percent of the amount of retired pay designated (See "c" below)

c If your spouse becomes ineligible through divorce, annulment or death, no cost is due for any month in which there is no beneficiary If you remarry, the cost will be reinstated the first anniversary of the date of remarriage, unless child is born of that marriage prior to the first anniversary date

d Eligible children only (no spouse) The cost of coverage will vary depending on your age and the age of your youngest child but should generally be about 3 percent of the amount of retired pay designated

e Cost reduction – children When all children cease to be eligible for an annuity, the additional cost for child coverage shall stop The reduction in cost is effective the first day of the month following that in which the last child ceases to be eligible for an annuity

f. Natural interest person Cost of coverage is 10 percent of full retired pay, plus an additional 5 percent of full retired pay for eacy full five years that your age exceeds that of the natural interest person. The total cost may not exceed 40 percent of retired pay

g Annuity – Spouse and/or eligible children Full coverage provides an annuity of 55 percent of retired pay Reduced coverage provides an annuity of 55 percent of reduced amount elected

h Annuity – Natural interest person The annuity payable is 55 percent of retired pay remaining after cost of coverage has been subtracted

i. Cost-of-Living Increases (CLI) The cost is subject to change based on CLI's in retired pay Annuities paid to survivors of deceased members are also CLI adjusted

PRIVACY ACT STATEMENT

AUTHORITY: Public Law 92-425, EO 9397 as amended

PRINCIPAL PURPOSE(S): Used by members retired on or before 13 August 1981 to enroll in the Survivor Benefit Plan or increase previously elected coverage

ROUTINE USES: Uniformed Services review form for completeness, validate andd record level of participation.

DISCLOSURE IS VOLUNTARY: However, the information transmitted in this form is necessary to administer the above law. Without it, retirees could not change their previous elections.

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Employment

Oil Spill Experience

NUS Corporation Environmental Services Division is staffing a consulting team for environmental activities in Saudi Arabia. Consultants will work within a Saudi organization to provide technical expertise management guidance and training oil Saudi staff.

We have a specialized need for a person with direct experience in oil spill cleanup along with oil spill contingency and containment planning. Desirable qualifications of candidates for this position include:

- Familiarity with oil spill handling technique and equipment.
- Familiarity with petroleum and tanker terminal operations.
- Ship handling experience.
- Direct experience in dealing with oil spill containment and clean up operations.

Compensation commensurate with experience, skill and Saudi Arabian competitive levels. For consideration submit resume to:

Personnel Manager
NUS Corporation
Box JCS
4 Research Place
Rockville, MD 20850

Navy JROTC Program

The NJROTC Program, hosted by senior high schools throughout the country & in Guam, provides a second career opportunity for former personnel.

The program employs a minimum of two instructors at each school. Naval Science Instructors (NSI), who must have a Baccalaurate degree, are former commissioned officers -- CWO2 to CAPT -- and Assistant Naval Science Instructors (ANSI),former enlisted members - PO1 to MCPO & W-1's - must have high school diplomas or equivalent.

Curriculums taught include citizenship, leadership, naval history - orientation, basic seamanship, & navigation.

Minimum salaries are at least equal to the difference between annual retired pay & active duty pay & allowances, excluding incentive pay. Individual instructors may negotiate with the school for additional pay or fringe benefits.

Applicant must be certified by the Coast Guard, have at least 20 years of active service, & have been retired less than 3 years when they apply. Active duty personnel are not to apply for NJROTC teaching positions more than 1 year prior to their anticipated separation from service. More information may be obtained by contacting the nearest NJROTC area manager:

Area 4	Warminster,PA	(215)441-2179
5	Norfolk,VA	(804)444-7214
6	Charleston,SC	(803)743-4251
7	Orlando,FL	(305)646-5972
8	New Orleans,LA	(504)361-2578
9	Great Lakes,IL	(312)688-2187
11	San Diego,CA	(714)235-3670
13	Seattle,WA	(206)527-3363

TRY SOME
PHONE
FiNESSE
US
US
CHAD

Widows Recognition

Mrs. Mirla M. Suayan
(widow of SSC Domingo C.)
104 Avalon Way
Galveston, TX 77550

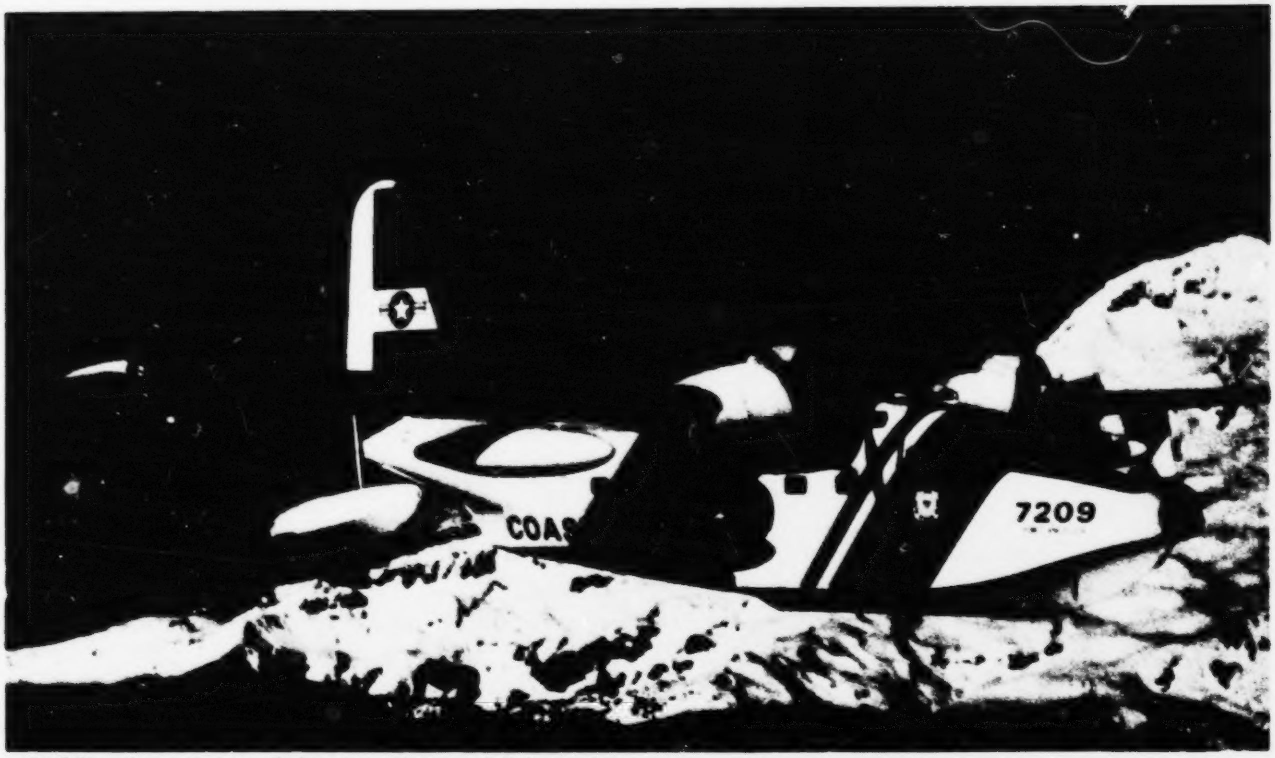
Mrs. Nhorma L. Price
(Widow of AD2 Thomas E.)
1918 19th Place
Vero Beach, FL 32960

Deceased Coast Guard Personnel

(All persons are Coast Guard retired unless otherwise noted.)

Name and Pay Grade	Status	Date of Death	Place of Death
SN John H. GAHAN	ACTIVE	9 November 1981	Galveston, TX
LT William T. GRAY		6 November 1981	Palm Beach, FL
CAPT Frank W. OLSON	ACTIVE	14 November 1981	Coos Bay, OR
CAPT Alvin H. GIFFIN		15 November 1981	FT. Myers, FL
BM1 John MONTGOMERY		10 November 1981	Miami, FL
FLHS Nelson S. ATHERTON		16 October 1981	Gloucester, VA
CWO2 Theodore DE CARRICO		14 November 1981	Bay Pines, FL
CDR Alton E. BORDEN		17 November 1981	Oakdale, MA
CAPT William C. MAHONEY		17 November 1981	Framingham, MA
CWO2 Ralph E. LAMOTT		12 November 1981	Ocean Shores, WA
SK2 John B. TURNER	INACTIVE	22 August 1981	Desoto, MS
CWO James B. GAFFNEY		15 November 1981	Flushing, NY
BM1 Benjamin D. O'NEAL		8 November 1981	Ocracoke, NC
CWO2 James F. FREELAND		7 November 1981	Augusta, GA
AD1 Henry SNYDER		25 November 1981	Miami, FL
CWO2 Howell O. WALL		25 November 1981	Seattle, WA
BMC Gordan, G. KENNY		30 November 1981	Barnstable, MA
SSC Domingo C. SUAYAN		30 October 1981	Lemery,Batangas Philippines

CDR Arthur G. MORRILL		24 November 1981	Melrose, MA
FA William F. LISTER	ACTIVE	3 December 1981	Port-Au-Prince Haiti
CWO3 Arthur E. VINCENT		3 December 1981	San Diego, CA
YN1 Roy E. HEAD		24 October 1981	Kerrville, TX
LCDR Martin J. HEALY		24 November 1981	Johnston, RI
CWO3 Walter K. PETERS		3 December 1981	New London, CT
MMC Nichols S. JOHNSON		4 December 1981	Oakland, CA
YN3 Norvel P. ADAMS	ACTIVE	11 December 1981	Chicago, IL
CWO3 John C. COTTLE		14 December 1981	Alexandria, VA
RADM Frederick A. ZEUSLER		14 December 1981	Santa Barbara, CA
CDR Thomas H. LLOYD Jr.		10 December 1981	Seattle, WA
QMC Everett S. MCCLURE		6 December 1981	Bethesda, MD
CWO4 Ross J. HENSLEY		8 December 1981	Columbia, MO
CCS Anton LARSON		15 December 1981	Tacoma, WA
WO1 Frank G. BENNETT		16 December 1981	Miami, FL



HU-16E (Grumman) "Albatross" Amphibian plane from USCG Air Station at Port Angeles, WA, climbing over snow capped Mt. Ranier while bound on a search and rescue mission. Photo by PA3 Warner in March 1970.

SEP 7 1982

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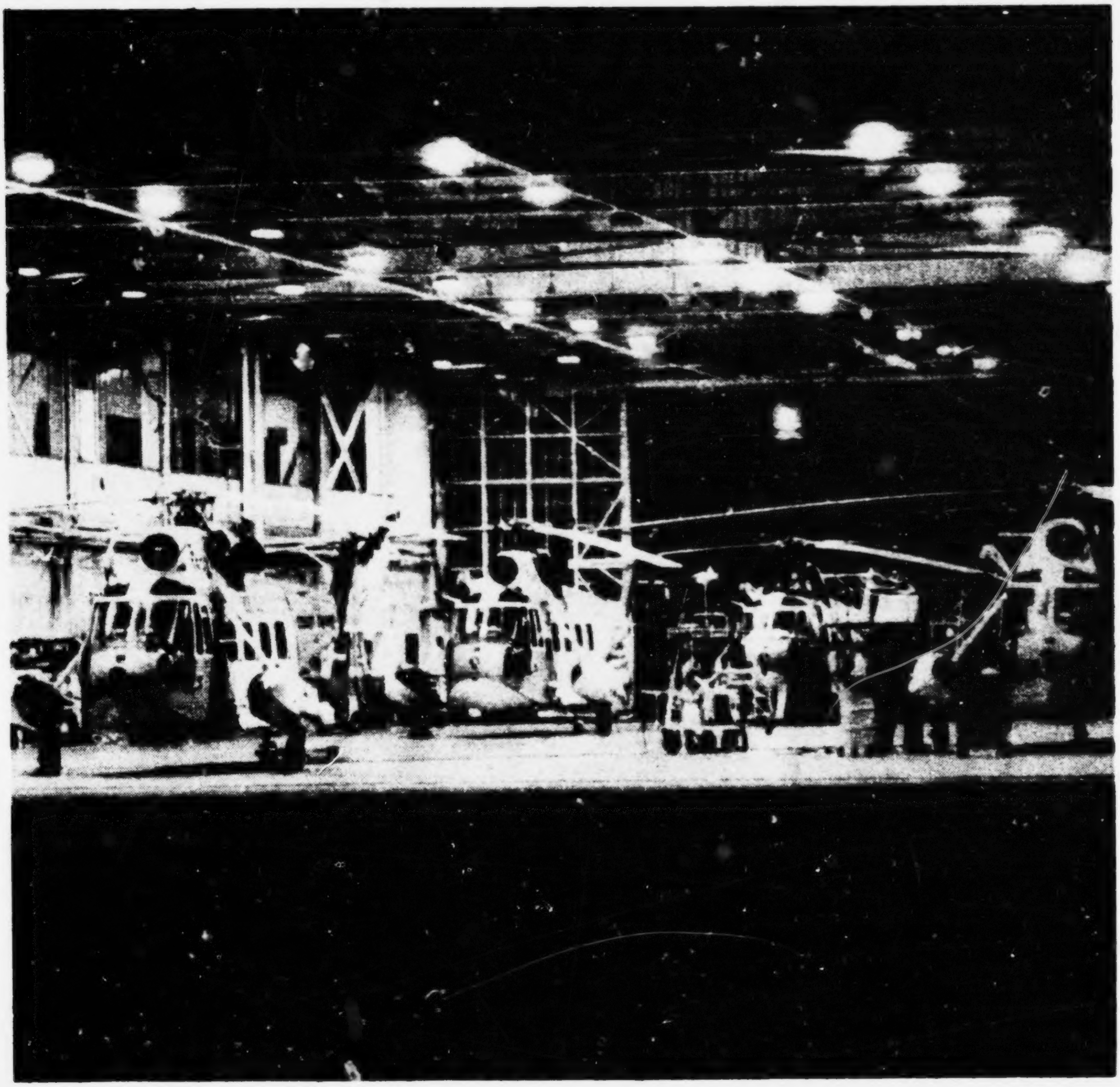
RETIREE NEWSLETTER

U.S. Department
of Transportation
United States
Coast Guard

Mar 1982 "They Also Serve" Issue 3-82

COMPLETED
27

ORIGINAL



Newsletter Staff, etc.

Mr. Robert R. Harber
LCDR Leon D. Howell
CWO3 Lewis J. Tolleson
YNCS Nelson A. Naber
YN2 David M. Ablitz
Ms Linda Bennett

Toll-Free telephone numbers & addresses:

Military Retired Affairs:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
Tel: Toll-free 1-800-424-7950
Commercial (202) 426-0276

Retired Pay:
Commanding Officer (RET)
U. S. Coast Guard
Military Pay Center
6501 Lafayette Avenue
Riverdale, Maryland 20737
ATTN: Retired Pay Branch
Tel: Toll-free 1-800-638-0250
Commercial (301) 436-7775

The Retiree Newsletter is a publication containing news of general interest, suggestions and information to keep Coast Guard retirees and their dependents abreast of developments as well as other events of significance. This publication shall not be considered as authority for any official action and is non-record material.

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Distribution: SDL No. 114

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COVER PHOTO:
Night shot looking inside hanger aboard Air Station Opa Locka, or Miami as called by some. Photo by LT John Spatuzzi, son of LTJG F. L. Spatuzzi, USCG (Retired).

CORRECTION TO RETIREE NEWSLETTER ISSUE 1-82:

For some unknown reason the captions under the pictures on page 9 of Issue 1-82 were inadvertently taken out by the printer. We would like to apologize for this oversight and give the captions as originally submitted to the print shop.

Top: Submitted by CG Retiree Clarence B. JENNETTE, is of CG Station Atlantic City , N.J. He was unsure of the names so if you recognize anyone please contact Chief Jennette at P. O. Box 427, Buxton, NC 27920. Below: Provided by CWO4 Wilton A. HOCKENBERRY, USCG (Ret), is believed to have been taken in early 1950's. Mr. HOCKENBERRY was not sure of the names but expressed interest in finding out as many as possible. So if you're in this picture contact him at P. O. Box 4543, Surfside Beach, NC 29577.

Retired Affairs Tidbits

Flag Selections

The following named Captains were nominated for promotion to Rear Admiral and the nominations have been forwarded to the Senate for confirmation. Additional news will follow as soon as the background information on each nominee is received.

CAPT JAMES C. IRWIN

CAPT BOBBY F. HOLLINGSWORTH

CAPT EDWARD NELSON, JR.

CAPT CLYDE [illegible]. ROBBINS

Reunion of LST 829

LST 829 Association reunion, 17, 18 and 19 September 1982. Ramada Inn, Virginia Beach, VA. For further information contact :

Joe McNiff
1015 Old Post Road
Mamaroneck, NY 10543

Surfmen!!! Surfmen!!! Surfmen!!!

CWO2 Ellsworth Butler	1928-1956	NJ
CBML Harry J. Pennewuell	1923-1950	VA

Destroyer Escort Sailors Association

Of all the major warship classes produced by the fighting navies of World War II, the destroyer escorts were undoubtedly the most numerous and diverse in both tactical employment and design variations. Five hundred were built in the EVARTS, RUDDERROW, BUCKLEY, EDSALL, CANNON and JOHN C. BUTLER Classes, and about thirty were Coast Guard manned. In the Korean War, thirteen of these were brought out of mothballs to once again serve in the Coast Guard.

Those of you who served in a destroyer escort are invited to join your shipmates as members of the Destroyer Escort Sailors Association, a non-political fraternal organization. Membership rosters are maintained for each individual ship and a bimonthly newsletter is published. Social events are routinely held by local chapters in addition to an annual convention. For further information write to RADM K. G. WIMAN, Chief, Office of Research and Development, U. S. Coast Guard Headquarters, 2100 Second Street, S. W., Washington, D. C. 20593.

Supplementary Insurance

In our February Newsletter we printed a list of organizations which provide a Supplemental Insurance program to Champus. We inadvertently neglected to include the following association:

The Retired Enlisted Association
P. O. Box 50584
Washington, DC 20004

If you desire more information or have any questions, please contact CMSgt Frank J. Cusimano, USAF-Ret at the above address, or call (301) 899-3007.

Locator

The below listed personnel are looking for someone - it may be you. Read and please reply if you are the one being paged or if you think this is an old buddy who may be interested in hearing from you.

CAPT Raphael McKENZIE, 3097 Eagles Landing, Clearwater,FL 33519, desires to communicate with CAPT Philip Hogue. Served together aboard the CGC HALFMOON in 1953/54.

BMC Calvin Curtis, Rt 1, Sautee, GA 30571 is trying to contact CSC Robert Morris (Retired). They served on CGC DUANE in 1955.

CG Retiree Councils to be Formed

The Chief, Office of Personnel, RADM Richard P. CUERONI, has decided to go ahead with formation of CG Retiree Councils. The other services have had a Retiree Council for many years. While the Coast Guard has considered a similar program for some time, only recently has it moved ahead.

Milestones and target dates in the evolution of the program are shown below:

● Finalize in-house concept	15FEB82
● Finalize concept with retiree input	30MAR82
● Form Washington, D.C. area council	30APR82
● Publish Commandants Instruction	30JUN82
● Form and Charter Councils	JUL82

Your input is needed to make this program as complete and responsive as possible. Toward that end, the initial concept is printed below. Give us your thoughts, suggestions and ideas.

USCG RETIREE COUNCIL PROGRAM
A CONCEPT

The Coast Guard retired community remains a part of the Coast Guard Family having special needs, being affected by legislation, and comprising a resource which may be of value in many current areas of concern. The Coast Guard is obligated to continue its support of members in retirement on an individual basis and for the community as a whole. This has been done and will continue through various programs administered by the Personnel Services Division. An organized and direct link between the Coast Guard and its retired community does not exist, however. This preliminary concept will serve to initiate the establishment of this link through the formation of Coast Guard Retiree Councils.

COUNCIL PURPOSES/OBJECTIVES

1. To provide the Coast Guard with an insight into the problems and needs of retirees.

2. To participate and communicate with the active Coast Guard.

3. To influence policies and laws which affect the retired community.

4. To develop public support of Coast Guard programs through the retired community.

5. Assist individual retirees with resolution of complaints and problems associated with the active - retired relationship.

6. To remain informed of legislation and Coast Guard policies which affect retirees.

7. Present and discuss items of major interest to retirees.

8. Hold group sessions to discuss and make recommendations and proposals on retiree programs, complaints, trends, etc.

ORGANIZATION

1. Chief, Office of Personnel Council will be formed from retirees residing in the Washington, DC area.

a. The Chairperson will be a retired Flag officer, if practicable, with a two year term. The Chairperson will be appointed by the Chief, Office of Personnel in response to nominations submitted by the council.

b. Council will consist of ten members representing, if possible, all categories of retirees: retired officer, enlisted, disability retiree, woman retiree, minority retirees, and retired reservist in receipt of retired pay. Widow(ers) may also be considered for membership.

c. Council members will also serve a two year term being appointed by the Chairperson in response to nominations from the Council.

2. Unit Retiree Councils will be formed at each district office and major Headquarters unit location where sufficient numbers of Coast Guard retirees reside. Councils may also be formed around larger district units where Coast Guard services and a sufficent number of retirees dictate the need.

a. The chairperson will be a retired officer, if practicable, apointed by the district commander or unit commanding officer from nominations submitted by the Council. Term of appointment will be two years.

b. Council will consist of six to ten members representing as much as possible the retiree catagories as described above.

c. Council members will be appointed for a two year term by the chairperson in response to council recommendations.

MEETINGS/COMMUNICATIONS

1. Local councils will meet twice a year or more frequently if necessary. The local council assists the unit commanding officer in developing a strong communication link between the local retired community and the active unit.

a. Representation from the unit will be present at all meetings.

b. Minutes will be prepared and submitted to the local commanding officer. The local command will forward the minutes to Commandant (G-PS) and council members.

c. Commandant (G-PS) and commanding officers will periodically encourage retirees to submit their ideas, suggestions and recommendations on subjects they want the local council to consider.

d. Items submitted which are of local interest will be resolved at the unit/local council level.

e. Items which are beyond the commanding officer's jurisdiction and which have not previously been considered by the Chief,Office of Personnel Council will be forwarded to the Chief, Office of Personnel Council by the local command with copy to Commandant (G-PS).

f. The purpose of local council meetings include the following:

1. Exchange ideas on matters concerning retiree entitlements.
2. Consolidate support on issues that arise during the meeting.
3. Coordinate the activities of council members to wield greater influence on matters influence on matters of mutual concern.
4. Make recommendations to the local command and the Chief, Office of Personnel Council.

2. The Chief, Office of Personnel Council will meet annually to provide a and organized link between the retired community and the Commandant.

a. Representation from Chief, Office of Personnel will be present at all meetings.

b. Minutes/recommendations will be prepared and provided to the Chief,Office of Personnel and council members. These minutes will be provided to the entire retired community through the Retiree Newsletter.

c. Items submitted for consideration by the Commandant and Chief, Office of Personnel will be addressed in a reply to the Chairperson of the Council. The reply will also be published in the Retiree Newsletter for the information of all.

ADMINISTRATIVE SUPPORT

1. District offices and units will offer a meeting area and office equipment for preparation of the minutes and other correspondence. Depending on unit workload, equipment and space may have to be provided during non-work hours.

2. Commandant (G-PS) will provide the same for the Chief, Office of Personnel Council.

3. Commandant (G-PS) will provide to host commands and associated retiree council retiree address listings (based upon zip codes) upon request.

INITIATION/EVOLUTION

1. Chief, Office of Personnel Council will be formed first. That group will be asked to assist in finalizing the concept for local councils.

2. A COMDTINST will be required to stimulate district commanders and commanding officers to invite council formation and outline Coast Guard responsibilities in this regard.

3. The Retiree Newsletter will give extensive coverage to the concept, stimulating interest and participation by retirees.

Cost of Living Raise March 82

Military and federal civilian retirees to get 8.7% COL effective March 1982 to reflect changes in the' CPI during calendar year 1981.

The increase this year should be reflected in the 1 April pay checks of most retirees.

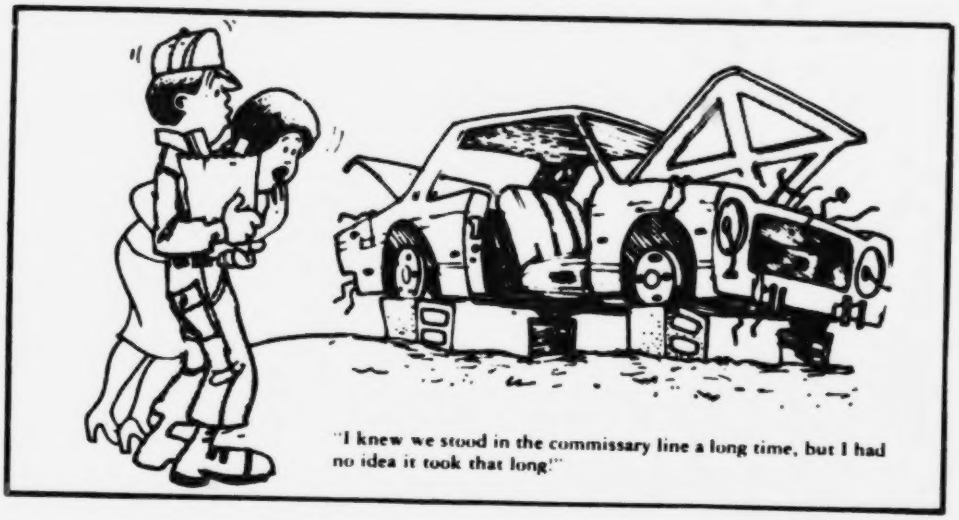
CGC BIBB's 45th Year Celebration

45 years active service to the Coast Guard. The officers and crew of BIBB are holding a 45th Commissioning Anniversary party on March 25, 1982. The event is open to all present and past BIBB sailors, their families and friends. If you care to attend contact:

ENS MIKE FARRELL
USCGC BIBB (WHEC 31)
STATE PIER
NEW BEDFORD, MA 02740
(617) 999-4550

Where: State Pier, New Bedford, MA.

BIBB will be underway from 27 February 1982 to 17 March 1982. Please respond no later than 17 March 1982. If responding by letter please include your phone number.



"I knew we stood in the commissary line a long time, but I had no idea it took that long!"

Special Edition SBP Open Enrollment

Reprinted with permission of "The Retired Officer" December 1981 Issue
Written by CWO Harry S. Hayman, USCG-Ret., Director, Personal Affairs
and adapted for Coast Guard use.

By now, if you are not participating fully in the Survivor Benefit Plan you have received literature about the one-year open enrollment period which gives eligible retirees one more opportunity to join the program. Eligible to enroll are persons entitled to receive retired pay as of Aug 13, 1981, the date the open enrollment was approved. During the open enrollment period (Oct 1, 1981 to Sep 30, 1982), eligible retirees may:

- Enroll initially in the plan;
- Change current base amount to a higher level (up to total retired pay), or
- Change current "children only" coverage to include coverage for spouse.

An election to participate in SBP is effective when received by the Service Secretary concerned. The reduction in retired pay begins on the first day of the month after the election is received. If an individual making an election under this open season provision dies before the end of the two-year period beginning on the date of that election, the election is void. In that event, any reduction in retired pay attributable to the election will be paid to the beneficiary so designated under the plan.

We know:

- That SBP is very important. Its basic objective is to guarantee that there will always be the equivalent of at least 55 percent of a retiree's retired pay available to his or her surviving spouse for life;
- That about 50 percent of all military retirees are now enrolled in SBP;
- That those enrolled do not pay federal income tax on their SBP premiums (deductions from retired pay);
- That over 48,000 widows whose husbands died after Sep 21, 1972 (date SBP was approved) and had the foresight to enroll in SBP now receive monthly checks;
- That the SPB annuity is adjusted on the same date and by the same percentage as military retired pay;
- That a great deal of confusion still exists about the Social Security offset from the SBP annuity;
- That there are no medical requirements for enrolling in SBP -- no age restrictions -- the cost for spouse coverage is the same for everyone;
- That if you have retained Retired Serviceman's Family Protection Plan (RSFPP) coverage, you can keep that and also enroll in SBP;
- That this open enrollment period provides a one-time golden opportunity for eligible retirees to initially enroll or increase their SBP coverage;
- That a number of significant amendments to the 1972 SBP law have greatly improved the plan, and
- That there is a real need to explain seemingly complicated SBP areas and to highlight improvements that have been made. To do this, it would be well to review the legislative changes, the basics of SBP and the Social Security offset.

LEGISLATIVE CHANGES

October 1976 -- As originally enacted, deductions from retired pay were required, even though a retiree's wife predeceased him or if they were divorced. The 1976 amendment corrected this. Since that time, SBP deductions from retired pay have been discontinued when there is no eligible beneficiary. In addition, the original law's requirement of a two-year waiting period on remarriage before a second wife became an eligible beneficiary was reduced to one year.

September 1978 -- Eliminated the Social Security offset in the case of a "working widow" not eligible to receive Social Security benefits because of her income from employment.

October 1980 -- Other important changes were made which became effective on Dec 1, 1980.

(1) The increased cost of SBP whenever retired pay is adjusted has been placed under the same system as the federal civil service survivor plan. Since that date SBP cost increases simply reflect the percentage of the retired pay adjustment.

(2) The Social Security offset requirement has been modified -- a widow is now guaranteed that she will receive at least 60 percent of her SBP annuity. That is, the maximum offset is 40 percent.

(3) Retirees who have held a total VA service-connected disability rating for 10 continuous years or more or for at least five continuous years since the date of last release from active duty may now voluntarily suspend SBP participation.

THE BASICS

Amount of Annunity -- SBP can be based on your full retired pay or a smaller amount. The amount elected is referred to as the base amount. The annuity payable is always 55 percent of the base amount (as increased by cost-of-living adjustments).

Cost of Annuity -- The first $300 of the base amount costs 2 1/2 percent, or $7.50 a month. The remainder of the base amount is at the rate of 10 percent.

EXAMPLE

Spouse Only Coverage

Base		Monthly Annuity
$1,500 x 55%	=	$825

Base $1,500			Monthly Cost
First	$ 300 x 2.5%	=	$ 7.50
Remainder	1,200 x 10%	=	120.00
			Total...$127.50

Spouse and Children Coverage -- The additional cost for children is based on the ages of the youngest child and both spouses and, therefore, varies. For example, assume a retiree is age 50, spouse 48 and youngest child 15. The cost factor is .0032 Assume the base amount is $1,500 and the annunity payable $825. Multiply the annuity ($825) by .0032. The result, $2.64, is the additional cost for including children. The annuity is payable to children only if, by by reason of death, divorce or remarriage, there is no eligible spouse beneficiary. Payments terminate when the youngest child is 18 (22 if in school). No age limit for eligible incapacitated children.

Children Only Coverage -- Cost is based on the retire's age and the age of youngest child. The annuity is 55 percent of the base amount. For example, a retiree is age 52 and the youngest child age 10. The cost factor would be .0607. Asume the same base used above, the commputation would be:

Base	Monthly Annuity	Monthly Cost
$1,500 x 55%	= $825	$50.08 (.0607 x $825)

Person with Insurable Interest -- The natural person with an insurable-interest feature of SBP is different from the other election options. It can be elected only by an unmarried retiree who has no dependent children and who may want to provide for a relative or other person who has an insurable interest in his life. The cost is considerably higher than the basic spouse-only cost. It is 10 percent of the gross retired pay, plus an additional 5 percent for each full five years the beneficiary is younger than the retiree. The total cost, however, may not exceed 40 percent of retired pay. The annuity is 55 percent of the retired pay remaining after the cost has been deducted. This coverage can be converted to cover spouse and/or children acquired later.

Cost-of-Living Raises -- The cost of SBP and the annuity payable are automatically increased whenever retired pay is raised. Both are increased by the same percentage retired pay is adjusted.

Changes in Coverage -- Deductions from retired pay continue as long as there is an eligible beneficiary. If, through death or divorce, there is no eligible beneficiary, deduction from retired pay terminate. If remarried, the same coverage is reinstated in favor of the new spouse and deductions from retired pay resume one year after the date of marriage. An earlier date applies if a child is born of that marriage. If you elect SBP coverage and are a federal civil service employee who waives his military retired pay in favor of a combined military/civil service retirement payment, you have the following SBP options:

(1) Drop SBP and elect coverage under the civil service survivor plan, or

(2) Keep SBP by declining civil service survivor coverage.

If you don't waive your military retired pay, you can have survivor coverage under both SBP and civil service.

Payment of the SBP Annuity -- Most important: automatic cost-of-living increases when retired pay is raised. The annuity is payable to your widow as long as she lives. However, should she remarry before age 60, the annuity will be terminated. It would again be payable upon termination of that marriage. If a widow remarries after age 60, the annuity continues uninterrupted.

Federal and State Taxes -- SBP annuities are subject to federal income tax. However, the cost of SBP (deductions from retired pay) reduces taxable retired pay by the same amount. SBP annuities are not subject to federal estate tax. Whether or not the annuity is subject to state income tax depends on the state where the beneficiary resides. In all states except Oregon, SBP annuities are exempt from state inheritance or estate taxes.

Dependency and Indemnity Compensation (DIC) -- When death is due to service-connected causes a widow is entitled to tax-free DIC payments from the Veterans Administration. DIC is also payable when death is due to non-service-connected causes if a veteran (retiree) has held a totally disabling service-connected disability rating from the VA for 10 or more continuous years before death, or five years beginning with the date of release from active duty. When DIC is payable, an equal amount is deducted from the SBP annuity. To compensate for this reduction a widow receives a cash refund of SBP costs for the amount of annuity not payable because of the DIC offset. In the event DIC is greater than SBP, no annuity will be payable. In this situation, the widow receives a refund of all money paid into SBP.

BEST DOCUMENT AVAILABLE

Reduction Because of Social Security -- The next page contains a summary of the so-called Social Security offset. It is that part of the SBP law which has caused retirees the most problems. And, unfortunately so, in many cases the offset does not even apply or is very small. For example:

(1) If you had no active duty or active duty for training after Dec 31, 1956, there is no offset. The full SBP annuity will be paid to your beneficiary.

(2) If you are a Reservist with only short periods of active duty for training after 1956, the offset will be relatively minor, about $2. per month for each week of training duty.

The maximum 40 percent Social Security offset referred to previously has become frightening to many. It should not be! Stated another way, this simply means that a widow's annuity cannot be reduced more than 40 percent. A widow is now guaranteed to receive 60 percent of her annuity regardless of what the actual offset may be. This is primarily beneficial in the case of retirees with low retired pay or others who elect low base amounts and who had substantial active duty after 1956. For example, take two retirees who retired in December 1964 at age 50. As indicated on the next page, the offset would be about $227 a month. Her offset is limited to $160 (40 percent of $400).

Assume the other widow's gross annuity is $800. Here the regular offset ($227) would apply since it is less than 40 percent of her annuity ($320).

CONSIDER SBP

Now. . .to go into details of the Social Security offset, please study the next column carefully. And . . .in conclusion . . . we wish to make two very strong recommendations:

(1) Carefully consider SBP. We recommend it to you. If you decide against it . . . reconsider . . . seriously think about taking out at least the minimum . . . a $300 base . . . cost $7.50 per month . . . annunity $165 . . . guaranteed 60 percent ($99) of that amount . . . regardless of the date you retired from active duty.

(2) Give us a call in the Retired Military Affairs Branch 1-800-424-7950. We can discuss it over the phone probably much better than in writing . . . we'll be most happy to hear from you and hopefully be able to answer all your SBP questions.

SBP -- THE SOCIAL SECURITY OFFSET

The following are revised estimates of the offset from a widow's annuity under the Survivor Benefit Plan based on current Social Security benefit rates (includes cost-of-living increase in June 1981). It is important to remember that the offset will be adjusted each June by the same percentage Social Security survivor payments are increased.

The reduction is based only on the value of Social Security wage credits earned during active service after December 31, 1956.

Retirees who had no active duty after 1956 are not concerned with this aspect of SBP. Their widows' SBP annuity will not be reduced regardless of Social Security benefits that may be payable.

For clarity, this article concerns only the Social Security offset that will be applicable to a widow (without dependents) at ages 62 or 65. Also, it is assumed that the husband's total wage credits (military and civilian)entitle her to Social Security Benefits.

The computations are based on a formula contained in DOD implementing regulations. A retiree is assumed to have worked in covered employment only while on active duty from January 1957 to the date of retirement and to have earned maximum wage credits during that service.

Regardless of the amount of the offset as determined by the standard formula, the SBP annuity cannot be reduced by more than 40 percent.

Note particularly it is also assumed that a widow will begin receiving Social Security survivor benefits at ages 62 or 65. The figures will be proportionately different if payments begin at age 63 or 64. A widow's share of her husband's Social Security benefit is 82.9 percent if payments begin at age 62; 88.6 percent at age 63; 94.3 percent at age 64 and 100 percent at age 65 or later.

In computing a widow's Social Security survivor benefit, all covered civilian employment, active military service after 1956 and free military wage credits authorized before 1957 will be considered. Consequently, the Social Security benefit should be greater than the SBP reduction.

The offset is made at age 62 even though a widow may not apply for Social Security benefits, or if she is entitled to a greater benefit from her own earnings. The fact that she is entitled to benefits based on her husband's earnings makes the reduction mandatory.

In the case of Reserve retirees who did not serve on extended active duty after 1956, but did perform short periods of active duty for training (ACDUTRA) after that date, there will also be a reduction of the SBP annuity since ACDUTRA pay is covered wages under Social Security on the same basis as extended active duty pay. However, the offset here is relatively small, ranging from about $1.50 to $2.50 per month for each week of training duty.

The chart below indicates the approximate amount a widow's SBP annuity will be reduced per month. This must be considered as an estimate only and not an official computation. The actual amount is computed by the military finance center and will vary depending on the specific facts in each situation. In computing these amounts the following assumptions are made:

- Retiree was on extended active duty from January 1957 to year retired.

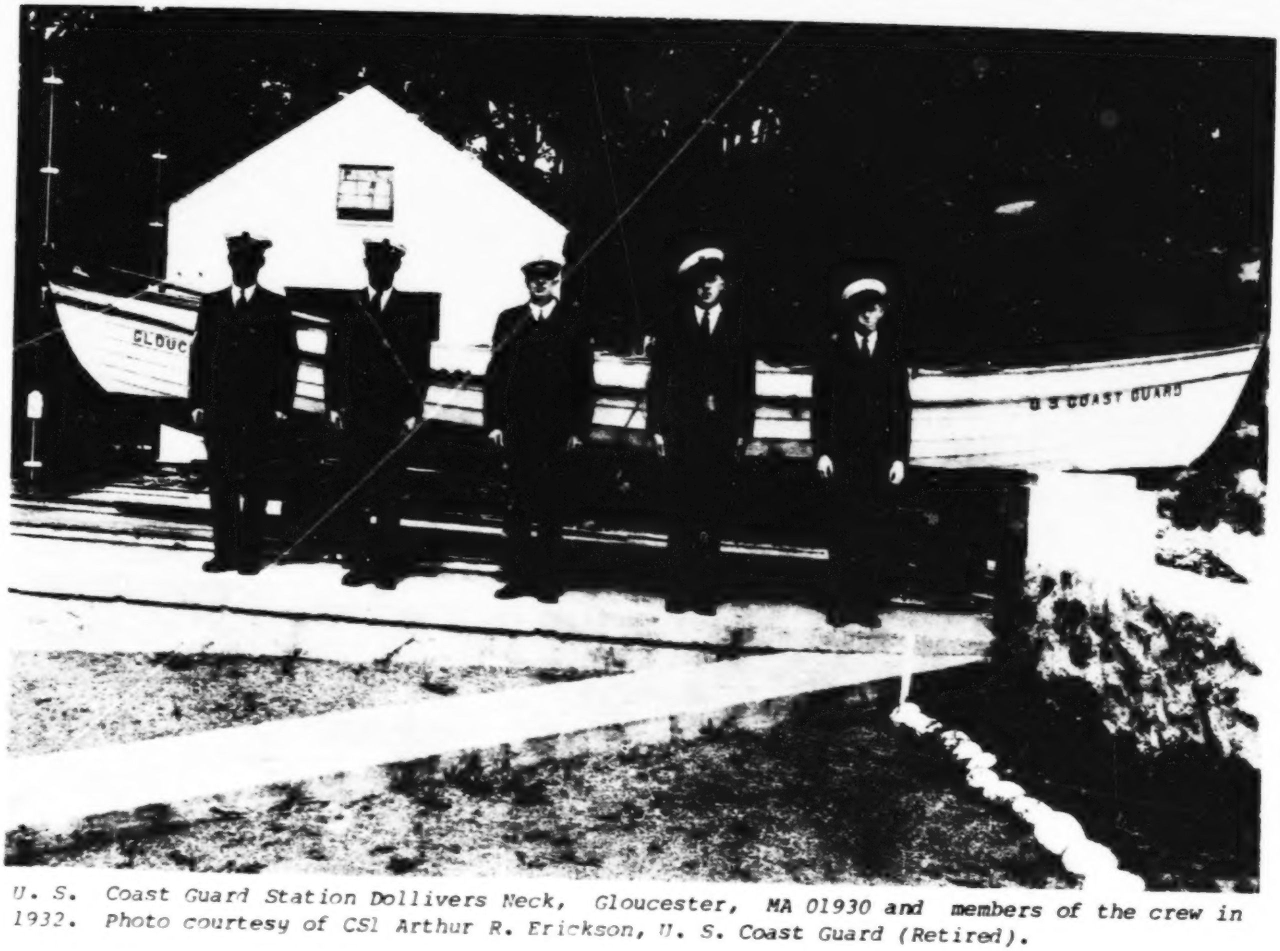
- All years of active duty (January 1957 to year retired) included basic pay which provided maximum Social Security wage credits. The offset will be proportionately less in the case of retirees who served in the lower pay grades whose basic pay for any year was less than the maximum wage credits allowable for such year. It should be noted that only officers in pay grade 0-5 or higher earned the maximum wage credit of $29,700 in the year 1981. Those whose basic pay was insufficient for them to earn the maximum credit are allowed a free credit of up to $100 per month (not to exceed the maximum wage credit for any year) for all active service after 1956.

So says the VA...
ASK SHAGG by Peter Guren
AFTER HOSPITALIZATION, ELIGIBLE VETERANS WHO RECEIVED TREATMENT FOR ALCOHOL OR DRUG DEPENDENCE WHILE HOSPITALIZED MAY BECOME ELIGIBLE FOR FOLLOW-UP OUTPATIENT CARE.
YOU SAID A MOUTHFUL!
GUREN
Contact nearest VA office (check your phone book) or a local veterans group.

Social Security Offset—Widow at Age 62 or 65

Year of Retirement	Retiree's Age At Time of Retirement							
	40	40	45	45	50	50	55	55
	Offset at 62	Offset at 65	Offset at 62	Offset at 65	Offset at 62	Offset at 65	Offset at 62	Offset at 65
1957	42	50	33	40	39	47	58	69
58	80	96	67	81	76	92	108	130
59	112	135	102	123	113	137	155	187
60	141	171	132	159	143	173	194	234
1961	170	205	158	191	182	219	209	252
62	179	216	213	257	206	248	221	267
63	188	226	219	264	221	267	230	278
64	194	235	216	261	227	274	239	289
65	201	243	219	264	236	285	248	300
1966	210	253	227	275	248	300	267	321
67	217	262	236	285	289	348	285	344
68	225	272	245	296	293	354	298	359
69	233	281	252	305	288	347	319	384
70	243	293	260	313	289	348	331	400
1971	252	304	266	320	294	355	340	410
72	262	316	271	327	300	362	374	451
73	274	330	278	336	307	371	374	451
74	286	346	286	346	316	381	365	440
75	299	361	299	361	324	391	365	440
1976	312	377	312	377	331	400	372	449
77	326	393	326	393	339	409	380	458
78	330	398	339	409	346	417	386	466
79	337	406	355	428	355	428	396	477
80	343	414	371	448	371	448	405	488
1981	352	425	390	471	390	471	416	502
82	364	439	410	495	410	495	428	517

Note: The reduction figures above the line are computed under the pre-1979 method of calculating Social Security benefits. The figures below the line are calculated under the new indexing system of averaging wage credits and apply to persons who reached age 62 after 1978. These are estimates only. Official computations are made by the military finance centers.



U. S. Coast Guard Station Dollivers Neck, Gloucester, MA 01930 and members of the crew in 1932. Photo courtesy of CS1 Arthur R. Erickson, U. S. Coast Guard (Retired).

SURVIVOR BENEFIT PLAN ELECTION CHANGE UNDER PL 97-35 (FOR USE ONLY FROM 1 OCT 81 to 30 SEP 82)	Reserved for Service Use Only		

SECTION I – INFORMATION CONCERNING MEMBER

1. Name & Current Address	2. SSN/SN	2a. Date of Birth	2b. Retirement Date

SECTION II – MARITAL AND DEPENDENCY STATUS

3. Are you married? ☐ Yes ☐ No	4. Do you have dependent children? ☐ Yes ☐ No

SECTION III – COVERAGE CHANGE

5. Change in Survivor Benefit coverage as follows:

a. *FROM no coverage to:*

- ☐ Spouse, based on full retired pay
- ☐ Spouse, based on a reduced base amount
- ☐ Child(ren), based on full retired pay
- ☐ Child(ren), based on a reduced base amount
- ☐ Spouse and children, based on full retired pay
- ☐ Spouse and children, based on a reduced amount
- ☐ Natural person with insurable interest (may be elected only if you have no spouse and/or children

b. *FROM spouse coverage on a reduced base amount to:*

- ☐ Spouse coverage based on a higher, reduced amount
- ☐ Spouse coverage based on full retired pay

c. *FROM child coverage on a reduced base amount to:*

- ☐ Child coverage based on a higher, reduced base amount
- ☐ Child coverage based on full retired pay

d. *FROM child(ren) coverage only to:*

- ☐ Spouse and children, based on full retired pay
- ☐ Spouse and children, based on the current reduced base amount in effect for children
- ☐ Spouse and children, based on a reduced base amount which exceeds the current reduced base amount in effect for children

If the box checked is to provide an annuity based on a reduced portion of retired pay, indicate the amount of retired pay to be used.

$ ____________

REDUCED BASE AMOUNT

NOTE: THIS IS NOT THE AMOUNT OF THE ANNUITY PAYABLE BUT THE AMOUNT OF REDUCED RETIRED PAY THE ANNUITY WILL BE BASED ON. THE REDUCED AMOUNT IS SUBJECT TO COST-OF-LIVING INCREASES IN THE SAME PROPORTION AS FULL RETIRED PAY.

IMPORTANT: This election to participate in the Survivor Benefit Plan (SBP) is effective when received by the Secretary concerned. Cost for SBP coverage shall begin on the first day after the month after election is effective.

IMPORTANT: The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully.

SECTION IV – SPOUSE AND/OR CHILDREN INFORMATION (list additional names on reverse)

6. Name of Spouse	7. SSN	8. Date of Birth	9. Date of Marriage

10. List all dependent children as defined in Section VII.

Last name, first, M.I.	Date of Birth	SSN	Relationship

SECTION V – INSURABLE INTEREST COVERAGE

11. If you are unmarried and have no dependent children, and you checked the block marked natural person with insurable interest, complete this section with information pertaining to person you want to receive an annuity. See Section VII for definition.

12. Last name, first, M.I.	13. SSN	14. Relationship
15. Mailing address		16. Date of birth

SECTION VI – SIGNATURE

Signature of Retiree	Date	Signature of Witness

SECTION VII – INFORMATION ON THE SURVIVOR BENEFIT PLAN (SBP)

Definition of Dependent Child. A dependent child must be unmarried and

a. Be under 18 years of age.

b. Be between ages 18 and 22 and pursuing a full-time course of study and/or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution (see item e below.)

c. Be a child of a previous marriage, adopted, or a step, foster, or recognized natural child who has lived with you in a regular parent-child relationship and of your present or as indicated in a and b above or d below.

d. Be incapable of self-support because of a mental or physical incapacity which existed before the 18th birthday, or was incurred before age 22 while pursuing a full-time course of study of training. (See item e. below.)

e. If your child(ren) is (are) defined by item b or d above, an affidavit to that effect signed by the registrar or physician, respectively, must be furnished to Retired Pay Department, NAVFINCEN.

Definition of natural person with insurable interest. Any person who can reasonably expect financial benefit from you while you live may be considered as a natural person with an insurable interest. This person may be any close relative such as a child not dependent upon you for support or a close business associate. If person named is not more nearly related than cousin, attach a statement of Proof of Financial Benefit.

SECTION VIII – MONTHLY COST AND AMOUNT OF SURVIVOR ANNUITY

a. Spouse only (no eligible children). Cost of coverage is 2½ percent of the first $300, plus 10 percent of any designated retired pay in excess of $300. If coverage is elected for a dependent child acquired subsequent to retirement, cost of coverage will be increased. The increase in cost is effective the first day of the month following eligibility of such child. (See "c" below.)

b. Spouse and eligible children. The cost of coverage will be 2½ percent of the first $300 of the base amount plus 10 percent of the remainder plus a slight additional charge for children's coverage that will vary depending on your age, your wife's age and the age of your youngest child. The additional charge should be generally about one-half of one percent of the amount of retired pay designated. (See "c" below.)

c. If your spouse becomes ineligible through divorce, annulment or death, no cost is due for any month in which there is no beneficiary. If you remarry, the cost will be reinstated the first anniversary of the date of remarriage, unless child is born of that marriage prior to the first anniversary date.

d. Eligible children only (no spouse). The cost of coverage will vary depending on your age and the age of your youngest child but should generally be about 3 percent of the amount of retired pay designated.

e. Cost reduction – children. When all children cease to be eligible for an annuity, the additional cost for child coverage shall stop. The reduction in cost is effective the first day of the month following that in which the last child ceases to be eligible for an annuity.

f. Natural interest person. Cost of coverage is 10 percent of full retired pay, plus an additional 5 percent of full retired pay for eacy full five years that your age exceeds that of the natural interest person. The total cost may not exceed 40 percent of retired pay.

g. Annuity - Spouse and/or eligible children. Full coverage provides an annuity of 55 percent of retired pay. Reduced coverage provides an annuity of 55 percent of reduced amount elected.

h. Annuity – Natural interest person. The annuity payable is 55 percent of retired pay remaining after cost of coverage has been subtracted.

i. Cost-of-Living Increases (CLI). The cost is subject to change based on CLI's in retired pay. Annuities paid to survivors of deceased members are also CLI adjusted.

PRIVACY ACT STATEMENT

AUTHORITY: Public Law 92-425, EO 9397 as amended.

PRINCIPAL PURPOSE(S): Used by members retired on or before 13 August 1981 to enroll in the Survivor Benefit Plan or increase previously elected coverage.

ROUTINE USES: Uniformed Services review form for completeness, validate anod record level of participation.

DISCLOSURE IS VOLUNTARY. However, the information transmitted in this form is necessary to administer the above law. Without it, retirees could not change their previous elections.

SURVIVOR BENEFIT PLAN ELECTION CHANGE UNDER PL 97-35 (FOR USE ONLY FROM 1 OCT 81 to 30 SEP 82)	Reserved for Service Use Only		

SECTION I – INFORMATION CONCERNING MEMBER

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- ☐ Spouse, based on a reduced base amount
- ☐ Child(ren), based on full retired pay
- ☐ Child(ren), based on a reduced base amount
- ☐ Spouse and children, based on full retired pay
- ☐ Spouse and children, based on a reduced amount
- ☐ Natural person with insurable interest (may be elected only if you have no spouse and/or children

b. *FROM spouse coverage on a reduced base amount to:*

- ☐ Spouse coverage based on a higher, reduced amount
- ☐ Spouse coverage based on full retired pay

c. *FROM child coverage on a reduced base amount to:*

- ☐ Child coverage based on a higher, reduced base amount
- ☐ Child coverage based on full retired pay

d. *FROM child(ren) coverage only to:*

- ☐ Spouse and children, based on full retired pay
- ☐ Spouse and children, based on the current reduced base amount in effect for children
- ☐ Spouse and children, based on a reduced base amount which exceeds the current reduced base amount in effect for children

If the box checked is to provide an annuity based on a reduced portion of retired pay, indicate the amount of retired pay to be used.

$ ____________________

REDUCED BASE AMOUNT

NOTE: THIS IS NOT THE AMOUNT OF THE ANNUITY PAYABLE BUT THE AMOUNT OF REDUCED RETIRED PAY THE ANNUITY WILL BE BASED ON. THE REDUCED AMOUNT IS SUBJECT TO COST-OF-LIVING INCREASES IN THE SAME PROPORTION AS FULL RETIRED PAY.

IMPORTANT: This election to participate in the Survivor Benefit Plan (SBP) is effective when received by the Secretary concerned. Cost for SBP coverage shall begin on the first day after the month after election is effective.

IMPORTANT: The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully.

SECTION IV – SPOUSE AND/OR CHILDREN INFORMATION (list additional names on reverse)

6. Name of Spouse	7. SSN	8. Date of Birth	9. Date of Marriage

10. List all dependent children as defined in Section VII.

Last name, first, M.I.	Date of Birth	SSN	Relationship

SECTION V – INSURABLE INTEREST COVERAGE

11. If you are unmarried and have no dependent children, and you checked the block marked natural person with insurable interest, complete this section with information pertaining to person you want to receive an annuity. See Section VII for definition.

12. Last name, first, M.I.	13. SSN	14. Relationship
15. Mailing address		16. Date of birth

SECTION VI – SIGNATURE

Signature of Retiree	Date	Signature of Witness

SECTION VII – INFORMATION ON THE SURVIVOR BENEFIT PLAN (SBP)

Definition of Dependent Child. A dependent child must be unmarried and:

a. Be under 18 years of age.

b. Be between ages 18 and 22 and pursuing a full-time course of study and/or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution (see item e. below.)

c. Be a child of a previous marriage, adopted, or a step, foster, or recognized natural child who has lived with you in a regular parent-child relationship and of your present or as indicated in a and b above or d below.

d. Be incapable of self-support because of a mental or physical incapacity which existed before the 18th birthday, or was incurred before age 22 while pursuing a full-time course of study of training. (See item e. below.)

e. If your child(ren) is (are) defined by item b or d above, an affidavit to that effect signed by the registrar or physician, respectively, must be furnished to Retired Pay Department, NAVFINCEN.

Definition of natural person with insurable interest. Any person who can reasonably expect financial benefit from you while you live may be considered as a natural person with an insurable interest. This person may be any close relative such as a child not dependent upon you for support or a close business associate. If person named is *not* more nearly related than cousin, attach a statement of Proof of Financial Benefit.

SECTION VIII – MONTHLY COST AND AMOUNT OF SURVIVOR ANNUITY

a. Spouse only (no eligible children). Cost of coverage is 2½ percent of the first $300, plus 10 percent of any designated retired pay in excess of $300. If coverage is elected for a dependent child acquired subsequent to retirement, cost of coverage will be increased. The increase in cost is effective the first day of the month following eligibility of such child: (See "c" below.)

b. Spouse and eligible children. The cost of coverage will be 2½ percent of the first $300 of the base amount plus 10 percent of the remainder plus a slight additional charge for children's coverage that will vary depending on your age, your wife's age, and the age of your youngest child. The additional charge should be generally about one-half of one percent of the amount of retired pay designated. (See "c" below.)

c. If your spouse becomes ineligible through divorce, annulment or death, no cost is due for any month in which there is no beneficiary. If you remarry, the cost will be reinstated the first anniversary of the date of remarriage, unless child is born of that marriage prior to the first anniversary date.

d. Eligible children only (no spouse). The cost of coverage will vary depending on your age and the age of your youngest child but should generally be about 3 percent of the amount of retired pay designated.

e. Cost reduction – children. When all children cease to be eligible for an annuity, the additional cost for child coverage shall stop. The reduction in cost is effective the first day of the month following that in which the last child ceases to be eligible for an annuity.

f. Natural interest person. Cost of coverage is 10 percent of full retired pay, plus an additional 5 percent of full retired pay for eacy full five years that your age exceeds that of the natural interest person. The total cost may not exceed 40 percent of retired pay.

g. Annuity – Spouse and/or eligible children. Full coverage provides an annuity of 55 percent of retired pay. Reduced coverage provides an annuity of 55 percent of reduced amount elected.

h. Annuity – Natural interest person. The annuity payable is 55 percent of retired pay remaining after cost of coverage has been subtracted.

i. Cost-of-Living Increases (CLI). The cost is subject to change based on CLI's in retired pay. Annuities paid to survivors of deceased members are also CLI adjusted.

PRIVACY ACT STATEMENT

AUTHORITY: Public Law 92-425, EO 9397 as amended

PRINCIPAL PURPOSE(S): Used by members retired on or before 13 August 1981 to enroll in the Survivor Benefit Plan or increase previously elected coverage.

ROUTINE USES. Uniformed Services review form for completeness, validate andd record level of participation.

DISCLOSURE IS VOLUNTARY; However, the information transmitted in this form is necessary to administer the above law. Without it, retirees could not change their previous elections.

Deers

Deers Implementation Continues

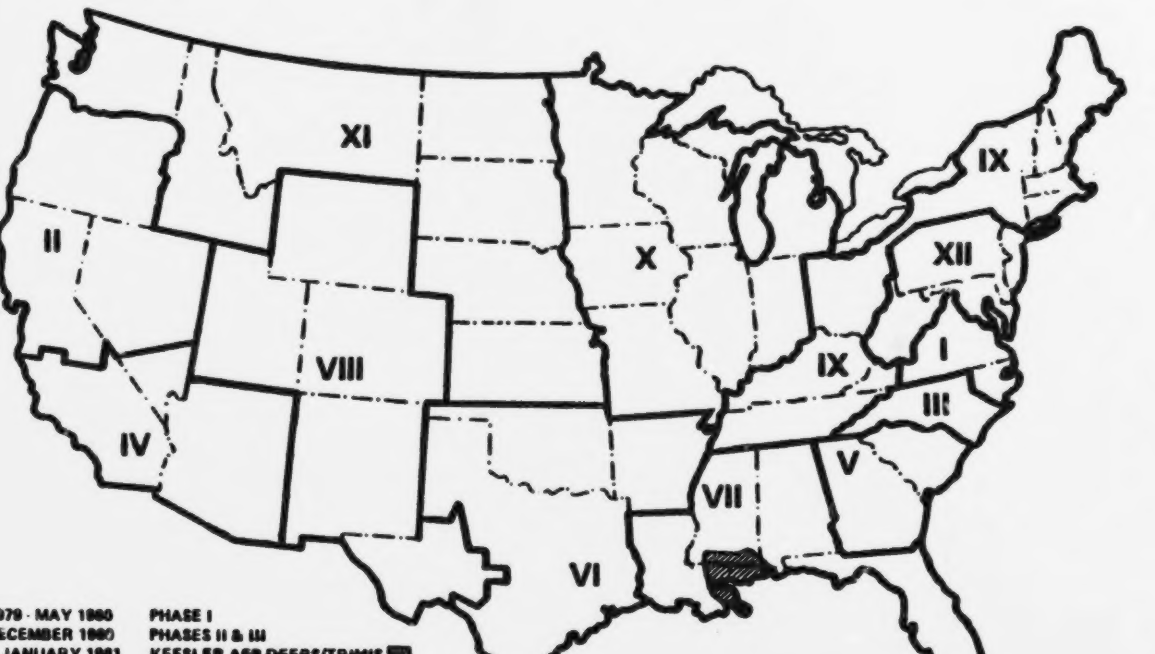
As covered in past issues, the Defense Eligibility Enrollment Reporting System (DEERS)will allow the Department of Defense (DOD) to better program its medical resources and medical facilities and CHAMPUS contractors to confirm the entitlement of a patient to health care under DOD programs. This large data base will ultimately hold data on all military sponsors and dependents.

Retirees receive a packet at a time corresponding with the geopgraphical phases shown on the below chart. This is the effort to collect data on dependents. Retirees living in the Phase IX and X areas received their packets in Jan and Feb 82 respectively. Phase XI and XII retirees will receive their packets and instructions in May/June 82.

The vehicle for data collection is the DD Form 1172, Application for Dependent ID Card. No card issue will result from this form, however. The form is being used for data collection only. It is important that you enter information on the form from the ID card currently held by your dependents. If you discover that your spouse's or child's card is expired, renew the card through normal procedures before completing the DEERS form.

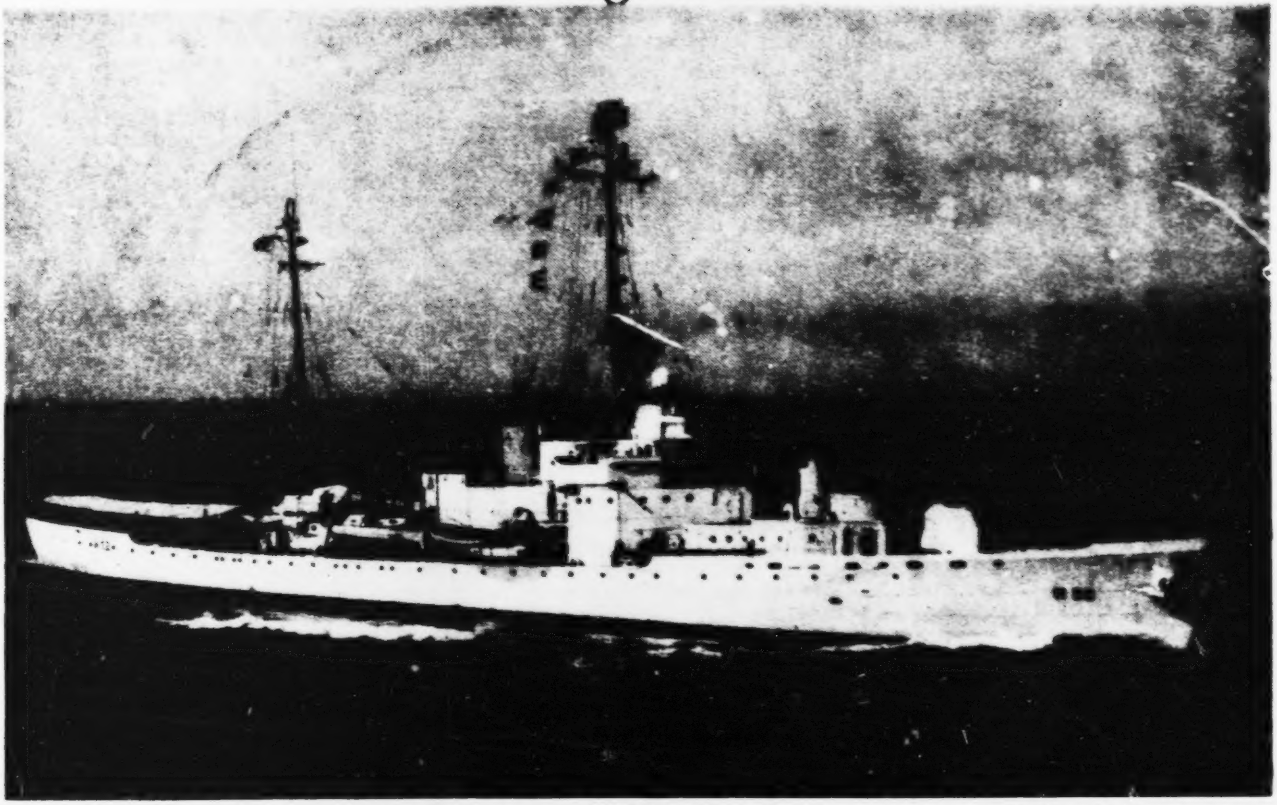
To learn more about DEERS, review past Newsletters or give the Retired Military Affairs Branch a call.

DEERS IMPLEMENTATION SCHEDULE



NOVEMBER 1979 - MAY 1980	PHASE I
JUNE 1980 - DECEMBER 1980	PHASES II & III
OCTOBER 80 - JANUARY 1981	KEESLER AFB DEERS/TRIMIS ▨
JANUARY 1981 - MAY 1981	PHASES IV & V
JUNE 1981 - SEPTEMBER 81	PHASE VI
SEPTEMBER 81 - DECEMBER 81	PHASE VII
OCTOBER 81 - JANUARY 1982	PHASE VIII
JANUARY 1982 - APRIL 1982	PHASE IX
FEBRUARY 1982 - MAY 1982	PHASE X
JUNE 1982 - SEPTEMBER 82	PHASE XI
MAY 1982 - SEPTEMBER 82	PHASE XII

Nostalgia Nook



CGC CAMPBELL underway. Photo courtesy of SKCM Robert A. Guest, U.S. Coast Guard (Retired), who served on board CGC CAMPBELL from October 1951 to June 1953.

Queen of the Coast Guard Celebrates 45th Year

Taken from COMDT's Bulletin, Article by ENS Larry Clark, of CGC CAMPBELL

In human terms, the ship is well into middle age. In the realm of small warships, this class is remarkable for its antiquity.

The lines, some might call them classic, don't look much like those of ships coming off the ways these days. The riveted hull is a reminder of construction methods generally abandoned in shipbuilding. This, combined with age, means that tendrils of rust appear with alarming swiftness and require concerted efforts by the deck force to keep the ship looking good.

One of five steam driven ships left in the Coast Guard, all are 327-foot high endurance cutters, the ship is the oldest continuously commissisoned vessel in American service. And the "Queen" -- CAMPBELL!

Commissioned June 16, 1936, CAMPBELL led the class of seven; BIBB, DUANE, HAMILTON (lost in WWII), INGHAM, SPENCER (decommissioned), and TANEY. Just before WWII CAMPBELL made Neutrality Patrols, ensuring that shipping lanes remained free for vessels of nations not yet embroiled in the conflict.

After the United States entered the war CAMPBELL found itself still in the North Atlantic, but this time escorting convoys of war material. During one such convoy in February 1943, the ship performed its most famous wartime act -- sinking the German submarine U-606. U-606 had been having a troubled patrol and those troubles climaxed when CAMPBELL, in the course of attack, rammed the submarine sending the U-Boat to the bottom with most of its crew. Seriously damaged and with the engine room flooded, CAMPBELL lay dead in the water for five days until a tug arrived to tow the victor to safety for extensive repairs. When the Allies gained control of the Atlantic the 327's were fitted out as command/communications ships. CAMPBELL finished out the war in the Pacific Theater, entering Japan with the occupation forces.

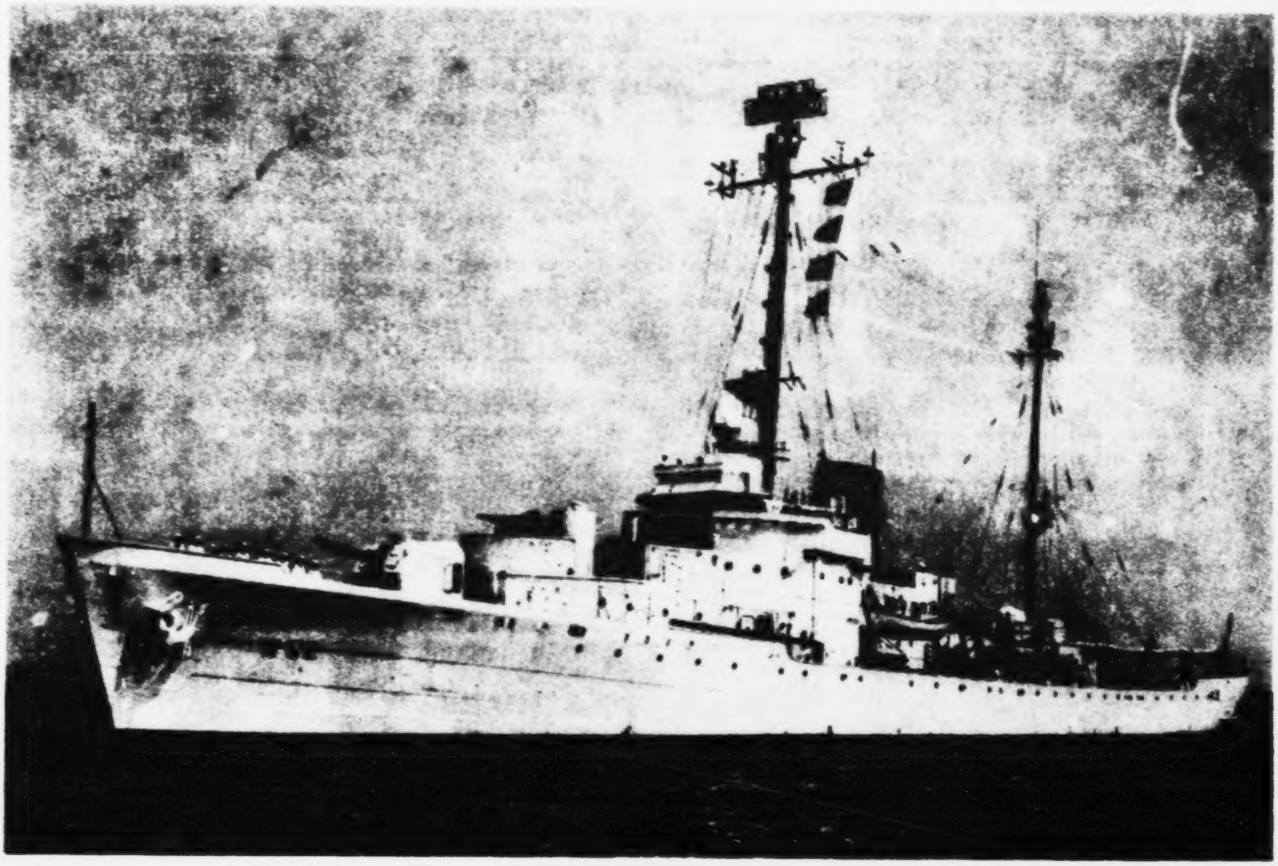
Through the war years the ship's black Labrador mascot, Sinbad, became quite famous and was the subject of magazine and newspaper articles and even a book. Crewmembers felt that if Sinbad were on board CAMPBELL no harm would befall them. When the crew went ashore on liberty, Sinbad went with them, raising Hell in his own canine way.

During the war CAMPBELL and the other 327's developed their reputations as solid, comfortably riding ships. These characteristics would serve CAMPBELL well through the often gruelling Ocean Stations in the Atlantic. The ship's 36 - year involvement with Ocean Station (1940 - 1976 was later interrupted by a tour with coastal forces during the Vietnam Conflict in 1968.

During CAMPBELL's career the ship has participated in many search and rescue (SAR) missions. CAMPBELL was on scene after the collision of the Andria Doria and Stockholm in 1956. In 1969 the crew directed the efforts of 11 ships and 13 aircraft for five days searching for survivors of the tanker Keo. Although unsuccessful, the case is still one of the most intensive searches in Coast Guard history. Another memorable case was the recovery of one survivor of the sailboat Spirit who had been drifting in a raft in the Pacific for almost a month in 1976.

CAMPBELL moved to Port Angeles, WA., in 1974. Since then most underway time has been logged on fisheries and law enforcement patrols. Each year Campbell makes two Alaskan fisheries patrols (ALPATs), two months each. The ship and its crew also undergo refresher training with the Navy in San Diego. Another major period of time away from home is spent during annual availability in Seattle, the nearest drydock facilities.

CAMPBELL was 45 years old June 16, 1981 and from the looks of things will be around a while longer.



CGC CAMPBELL coming into port after a 1952 patrol. Photo courtesy of SKCM Robert A. Guest, U. S. Coast Guard (Retired).

Champus Chatter

Taken from CHAMPUS Fact Sheet FS-10 (1981). The length of this fact sheet is such that we intend to run this article in three seperate issues of the Retiree Newsletter. Therefore do not throw this or the next two issues away.

PART I

CHAMPUS APPEAL PROCEDURES

The Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) has established administrative procedures under which certain benefit decisions can be appealed. This fact sheet describes the procedures and identifies those types of decisions that can be appealed.

This fact sheet is for informational purposes only; it is not an official regulation or directive of the CHAMPUS program. It is based on information found in Chapter X of the CHAMPUS Regulations.

INTRODUCTION

In the course of administering CHAMPUS laws, directives and regulations, CHAMPUS officials and their agents must make certain decisions and interpretations regarding program benefits. Although the regulations are usually quite specific, a number of cases arise in which an interpretive judgement is required.

Beneficiaries may not always agree with a decision made concerning a request for CHAMPUS benefits. Benefit decisions can be difficult and CHAMPUS recognizes that disagreements occur. The Program,therefore, provides opportunities to appeal many types of decisions. The appeal procedures allow for several levels of appeal with a fair, impartial, and thorough review of each benefit determination.

The first decision, called the initial determination, may be made by an organization that processes CHAMPUS claims (a CHAMPUS Fiscal Intermediary), the Office of CHAMPUS (OCHAMPUS) or the Office of CHAMPUS-Europe (OCHAMPUSEUR). The place to which an appeal should be sent will vary depending upon where the initial determination was made.

WHO CAN APPEAL

A beneficiary, a parent or a minor beneficiary, a guardian of an incompetent beneficiary and health care providers who participate in CHAMPUS have the right to appeal. A provider who has been denied approval as a CHAMPUS-authorized provider has the right to appeal that denial.

Providers -- institutional or individual -- who do not participate in CHAMPUS do not have the right to appeal.

If an appealing party cannot, or does not, wish to pursue an appeal personally, a representative may be authorized in writing to act on behalf of the appealing party. To avoid conflict of interest situations, the following persons may not serve as a representative: an employee or Uniformed Service staff member of the Department of Defense, OCHAMPUS, the Office of the Army, Navy or Air Force Surgeon General, the Office of the Surgeon General of the U. S. Public Health Service, a CHAMPUS Liaison Officer, A CHAMPUS advisor, or an employee or Uniformed Service staff member of a Uniformed Service legal office. However, any of the above individuals may,in general act as a representative or attorney for his/her family or for any person or estate for whom he/she is serving as guardian, executor, administrator, or trustee.

APPEALABLE DECISIONS

The following types of decisions can be appealed when a CHAMPUS beneficiary or participating provider disagrees with them:

- denial of all or part of a claim for medical services or supplies for which a beneficiary has paid or owes money

- denial of all or part of a request for preauthorization, which is required for certain services and supplies (eg. adjunctive dental care, care under the Program for the Handicapped, and cosmetic surgery procedures). Preauthorization means approval prior to receiving the service or supply

- termination of benefits currently being received; i.e., an individual receiving benefits for ongoing services and supplies has been notified that the benefits cannot be provided after a certain date.

Any first decision -- initial determination -- on a claim or request for preauthorization or decision that benefits will end must include information about the right to appeal. With claims, this information appears on the CHAMPUS Explanation of Benefits form used by CHAMPUS Fiscal Intermediaries as a notice of initial determination. It also appears on notices issued by OCHAMPUS and OCHAMPUSEUR to inform beneficiaries of benefit decisions.

NONAPPEALABLE DECISIONS

The following four types of decisions cannot be appealed:

1. Denial of a claim for a medical service or supply because the CHAMPUS Regulation specifically excludes it from the CHAMPUS program. A beneficiary or participating provider may feel, however, the decision was not made correctly and that the service or supply is not one which is specifically excluded by the Regulation. The decision is then appealable. In other words, the appeal procedures are available when it is felt the CHAMPUS Regulation was not applied correctly, but they are not available to disagree with or challenge the Regulation itself.

2. The amount determined by CHAMPUS to be the reasonable (allowable)cost/charge for a given service or supply. If it is felt, however, that the service or supply itself was not properly understood or classified (rather than the amount not being reasonable) the appeal procedures are available.

3. Denial of a claim because an individual is not eligible for CHAMPUS benefits. Determination of eligibility is a Uniformed Service responsibility. Any disagreement with denial of a claim because the patient is not eligible for CHAMPUS benefits should be taken up with the appropriate Uniformed Service. CHAMPUS does not have authority to resolve eligibility disagreements.

4. Denial of a claim based on failure to obtain a Nonavailability Statement. A beneficiary who resides within 40 miles of a Uniformed Service hospital (including a Public Health Service hospital) must obtain a Nonavailability Statement before nonemergency inpatient care provided by a civilian hospital can be considered for CHAMPUS payment. The request for a Nonavailability Statement must be made to the commander of the Uniformed Service hospital who decides whether or not one will be issued. Thus, any disagreement with a claim denial based on lack of a Nonavailability Statement should be taken up with the hospital commander. CHAMPUS does not have the authority to issue such statements. (NOTE: It is recommended that any disagreement about refusal to issue a Nonavailability Statement be taken up with the hospital commander before the care is received.)

Although the CHAMPUS appeal procedure is not available for certain types of decisions, the beneficiary or participating provider has every right to express disagreement to the organization that made the initial determination and to ask for additional information from that organization.

American
Red Cross

Time on
your hands?

We could use
those hands.

Join us.

A Public Service of This Magazine & The Advertising Council

VA Voices

Warning - Places not to Seek Help From

Veterans seeking help or are actively looking for business financing are "red-hot targets for a "highly sophisticated breed of con artists," according to the Small Business Administration.

The "con artists" state, or imply, that they are Small Business Administration Representatives or Small Business Administration (SBA) approved loan application preparation firms, and that for very high fees they can help you obtain a loan. Very often, no application is submitted. The victim is then told his request was denied and that the high fee is non-refundable.

The SBA gets constant complaints about such rip-offs. The agency does NOT license or approve loan application packaging consultants, and it charges no fees for its services.

Applicants are not required to get outside help in seeking a small business loan. SBA personnel and most banks offer free assistance.

If you hire an accountant, lawyer or other professional to assist with an application, the fees "must be reasonable and comparable to the general hourly rate for such services, and a detailed accounting must be included in the loan application.

The agency (SBA) prohibits any charges that it considers "unnecessary in connection with the making of the loan." All loan recipients are required to disclose in full any fee arrangements they have made prior to receiving the loan money. Failure to do so could result in a perjury charge.

Veterans, or anyone else, should report any suspicious offers of help to the Small Business Administration (SBA).

VA Questions & Answers

Q -- Can I use a GI Home loan to install a solar heating and/or cooling systems?

A -- Yes, veterans can use a GI Home Loan to improve their house through installation of solar heating and/or cooling systems.

Q -- How does a veteran initiate a claim for Veterans Administration compensation and/or pension?

A -- A veteran may contact any accredited service organization to initiate a claim for compensation and/or pension, or contact the nearest VA regional office and request the necessary VA form to initiate a claim.

Q -- What is the current interest rate on a Veterans Administration guaranteed home loan?

A -- Effective September 14, 1981, the interest rate was increased to 17 1/2 percent for home loans.

Q -- I am attending a major college and received a GI Bill education loan during the spring semester 1981. I am planning to return to school for the spring semester 1982 and, have been told that I cannot get another loan. Is this true?

A -- Yes. VA education loans have been discontinued for students attending college courses after September 30, 1981.

Money Talk From Retired Pay

Request for Retired Pay Changes

Address change? Allotment change? Account in error? If you desire a change in your account, please submit a letter to the Retired Pay Branch indicating the desired change. Unfortunately, we are still receiving many requests that we would like to take action on, but cannot simply because of lack of sufficient information. First, all requests for changes to your account must be addressed to the following: COMMANDING OFFICER(RET), U. S. COAST GUARD, MILITARY PAY CENTER, 6501 Lafayette Avenue, Riverdale, MD 20737. If you are an annuitant, please send your request to the attention of SK2 SMYTH. There are still retirees who are submitting their requests for changes to the Department of Treasury in Philadelphia (the return address on your check envelope). The Department of Treasury "cuts" and mails your check. They cannot make any changes. This only delays your request, and in many cases, the Treasury cannot properly identify the proper destination for forwarding the request.

Second, any submission must be signed by you, the retiree/annuitant. We cannot make any changes without your signature. Spouses, relatives, or friends cannot sign for the member unless recognized by the Retired Pay Branch as a guardian, trustee, fiduciary, or they have your power of attorney. If you are signing for the member in one of these categories, you must have a copy of your authority on file with the Retired Pay Branch, or you must forward one to the Retired Pay Branch along with the request. Make sure that the member's name and social security number are clearly legible on all requests and when applicable, the account number of your financial institution so that the account may be properly identified.

Third, always include your home and work telephone number (including area code) on your request. This way we can contact you rapidly should any question arise on your change request. Your telephone number is for our internal use only.

Fourth, only one change submission is required. Multiple submissions can cause your request to be rejected by the computer, causing delay in effecting the change.

Finally, it must be realized that the Retired Pay Branch operates on a specific schedule in processing all requests. To ensure that your request is processed for the month following its receipt, the following schedule is provided for your convenience:

	Type of Request	Must be Received by
a.	Home Mailing Address	30th of month
b.	Check mailing address	30th of month
c.	Allot start/stop/change	15th of month
d.	Discrepancies in pay	30th of month

If you move and do not notify the Retired Pay Branch, there is a possibility that the Postal Service (without your new address on file) will not forward your retired check. In the event this should happen, your check would be returned to the U.S. Treasury in Philadelphia. This could cause a delay of up to about eight weeks in getting your check to your new address. You can avoid this delay by simply sending a letter to the Retired Pay Branch in accordance with the above schedule.

VA Compensation

We would like to remind all retired reservist of the effects of Veterans Administration Compensation on their retired pay. All amounts received by you in compensation for your service-connected disabilities must be reduced from your retired pay. It has come to our attention that some reservist may begin to draw compensation from the VA before their entitlement to retired pay begins. Subsequently, retired pay is not reduced upon establishment resulting in overpayments at a later date. If you are drawing VA Compensation, and it is not reflected on your retired pay change notice, please contact the Retired Pay Branch either by telephone or by letter as soon as possible.

Employment

Oil Spill Experience

NUS Corporation Environmental Services Division is staffing a consulting team for environmental activities in Saudi Arabia. Consultants will work within a Saudi organization to provide technical expertise management guidance and training oil Saudi staff.

We have a specialized need for a person with direct experience in oil spill cleanup along with oil spill contingency and containment planning. Desirable qualifications of candidates for this position include:

- Familiarity with oil spill handling technique and equipment.
- Familiarity with petroleum and tanker terminal operations.
- Ship handling experience.
- Direct experience in dealing with oil spill containment and clean up operations.

Compensation commensurate with experience, skill and Saudi Arabian competitive levels. For consideration submit resume to:

Personnel Manager
NUS Corporation
Box JCS
4 Research Place
Rockville, MD 20850

Navy JROTC Program

The NJROTC Program, hosted by senior high schools throughout the country & in Guam, provides a second career opportunity for former personnel.

The program employs a minimum of two instructors at each school. Naval Science Instructors (NSI), who must have a Baccalaurate degree, are former commissioned officers -- CWO2 to CAPT -- and Assistant Naval Science Instructors (ANSI),former enlisted members - PO1 to MCPO & W-1's - must have high school diplomas or equivalent.

Curriculums taught include citizenship, leadership, naval history - orientation, basic seamanship, & navigation.

Minimum salaries are at least equal to the difference between annual retired pay & active duty pay & allowances, excluding incentive pay. Individual instructors may negotiate with the school for additional pay or fringe benefits.

Applicant must be certified by the Coast Guard, have at least 20 years of active service, & have been retired less than 3 years when they apply. Active duty personnel are not to apply for NJROTC teaching positions more than 1 year prior to their anticipated separation from service. More information may be obtained by contacting the nearest NJROTC area manager:

Area 4	Warminster,PA	(215)441-2179
5	Norfolk,VA	(804)444-7214
6	Charleston,SC	(803)743-4251
7	Orlando,FL	(305)646-5972
8	New Orleans,LA	(504)361-2578
9	Great Lakes,IL	(312)688-2187
11	San Diego,CA	(714)235-3670
13	Seattle,WA	(206)527-3363

Instructor Positions

Several instructor positions are available to teach Basic Seamanship, Boating Safety, Rules of the Road, Basic Boat Handling, Repair of Marine Engines and Electronics Marine Aids at the Chapman School of Seamanship & Maritime Arts, Palm City (Stuart), Florida.

Salary $7.00 - $9.00 per hour and up to 40 hours per week. Qualified enlisted or commissioned retirees write Post Office Box 858, Palm City (Stuart), Florida 33490 and enclose a brief resume of service experience. No formal educational degrees are required, qualifications are based on practical Coast Guard experience. It is preferred that you be living in the Palm City area or willing to relocate at own expense.

The Chapman School is a non-profit educational institution and dedicated to teaching the Basic Maritime Arts in courses of 16 weeks duration, year round.

Deceased Coast Guard Personnel

(All persons are Coast Guard retired unless otherwise noted.)

Name and Pay Grade	Status	Date of Death	Place of Death
BMC Matthew F. LINHARES JR	ACTIVE	17 December 1981	Cape May, NJ
SD1 Victorino FELICIO		11 November 1981	Miagao, Philippines
SN Adam J. SYPNIEWSKI		9 December 1981	Chicago, IL
CDR Carl K BATES		11 November 1981	Muskogee, OK
BMC Clifton J. HALL		28 November 1981	Sunnydale, CA
CAPT Clayton D. MORRISON		24 December 1981	Mobile, AL
AEC William J. MCMULLEN		24 December 1981	Bay Pines, FL
CWO4 Douglas J. HYMERS		28 December 1981	Bothell, WA
FNMK Curtis D. REID	ACTIVE	25 December 1981	Newnan, GA
ENMC Robert E. JORDAN JR		23 December 1981	Portsmouth, VA
LCDR Andrew C. MANDEVILLE		28 December 1981	Not yet received
VADM Russell E. WOOD		21 December 1981	Richmond, VA
QMC Ellis J. NIXON		16 December 1981	Portsmouth, VA
EM1 Joseph P. KOSZAKOVSZKY		30 October 1981	Smith, TX
SR William L. WEBER	ACTIVE	27 December 1981	Oakland, CA
CDR George T. MAHONEY		22 December 1981	Wareham, MA

State Income Tax Information on Military Retired Pay

No Income Tax

ALASKA
CONNECTICUT*
FLORIDA

NEVADA
NEW HAMPSHIRE*
SOUTH DAKOTA
TENNESSEE*

TEXAS
WASHINGTON
WYOMING

Imposes tax on investment income

All Military Retired Pay Exempt

HAWAII
ILLINOIS

MICHIGAN*
PENNSYLVANIA

WEST VIRGINIA

**Does not exempt USPHS or NOAA retired pay*

Disability Retired Pay Exempt —All Other Taxable

(Same as Federal)

ARIZONA
CALIFORNIA
D.C.
GEORGIA
IDAHO
INDIANA
IOWA
KANSAS
KENTUCKY

LOUISIANA
MAINE
MARYLAND
MASSACHUSETTS
MINNESOTA
MISSOURI
NEBRASKA
NEW JERSEY

NEW MEXICO
NEW YORK
NORTH DAKOTA
OREGON
RHODE ISLAND
SOUTH CAROLINA
VERMONT
VIRGINIA
WISCONSIN

Other Considerations

ALABAMA:
Disability retired pay entirely exempt, even if only partially exempt on federal return. First $4,750 nondisability exempt.

ARKANSAS:
Disability retired pay exempt. First $6,000 nondisability exempt.

CALIFORNIA:
First $1,000 nondisability retired pay exempt (reduced by 50 cents for each $1 of adjusted gross income over $15,000)

COLORADO:
Disability retired pay exempt First $2,000 nondisability exempt if under age 55; $15,000 if 55 or over

DELAWARE:
Disability retired pay exempt. First $2,000 nondisability exempt.

GEORGIA:
Beginning 1/1/82, $2,000 exemption on retirement income for persons at age 62 or older.

IDAHO:
Variable exemption at age 65 (62 if disabled). See current state tax instructions.

INDIANA:
$2,000 exemption for retirees over 60 (If not claiming tax credit for elderly).

KANSAS:
$2,000 exemption for retirees over 65

KENTUCKY:
Graduated exemption up to $4,000 for retirees over 50 (if earned income is less than $6,000).

MARYLAND:
$7,400 exemption for retirees over 65 (or any age if totally disabled). (Reduced by Social Security benefits)

MINNESOTA:
$10,000 exemption, reduced by federal adjusted gross income over $17,000.

MISSISSIPPI:
Disability retired pay exempt. First $5,000 nondisability exempt.

MONTANA:
Disability retired pay exempt. First $3,600 nondisability exempt.

NEW JERSEY:
$7,500 exemption for retirees over age 62 or if eligible for Social Security disability benefits ($10,000 if married and filing joint tax returns; $5,000 if married and filing separately).

NEW MEXICO:
$3,000 exemption if age 62 or older. $6,000 if age 65 or older.

NEW YORK:
Beginning 1/1/82, $20,000 exemption on retirement income for persons age 59½ or older.

NORTH CAROLINA:
Disability retired pay exempt. First $3,000 nondisability exempt.

NORTH DAKOTA:
$5,000 exemption for retirees over age 60 (reduced by Social Security benefits)

OHIO:
Disability retired pay exempt. First $4,000 nondisability exempt.

OKLAHOMA:
Disability retired pay exempt. First $1,500 nondisability exempt.

OREGON:
First $3,400 nondisability retired pay exempt for retirees over 65 (reduced by earned income).

SOUTH CAROLINA:
$1,200 exemption for retirees with over 20 years active service.

UTAH:
Disability retired pay exempt. First $4,800 nondisability exempt if under age 65, $6,000 if 65 or older.

Recognition Request

If your retired Coast Guard spouse has passed away and you desire to have your name included in the Widow's Recognition column, complete the form printed on the bottom part of this page and return it to the Retired Affairs Branch. We will print responses as space permits. Necessary information includes your name and address, your late spouse's name and rate/rank, and the date of death.

REQUEST FOR INCLUSION OF NAME AND ADDRESS IN NEWSLETTER

____
(date)

Attn: Chief, Retired Military Affairs Branch:

I request that my name and address indicated below be published in the next issue of the Coast Guard Retiree Newsletter. I am the widow of

____
(Deceased member's rate/rank, full name, SSN/service number

NAME AND ADDRESS
(please print)

____

____

____

____

____
(Signature)

U.S. GOVERNMENT PRINTING OFFICE 1982 — 361-428/2006

7 1982

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ORIGINAL

RETIREE NEWSLETTER

U.S. Department
of Transportation
United States
Coast Guard

Apr 1982 "They also Serve" Issue 4-82

18

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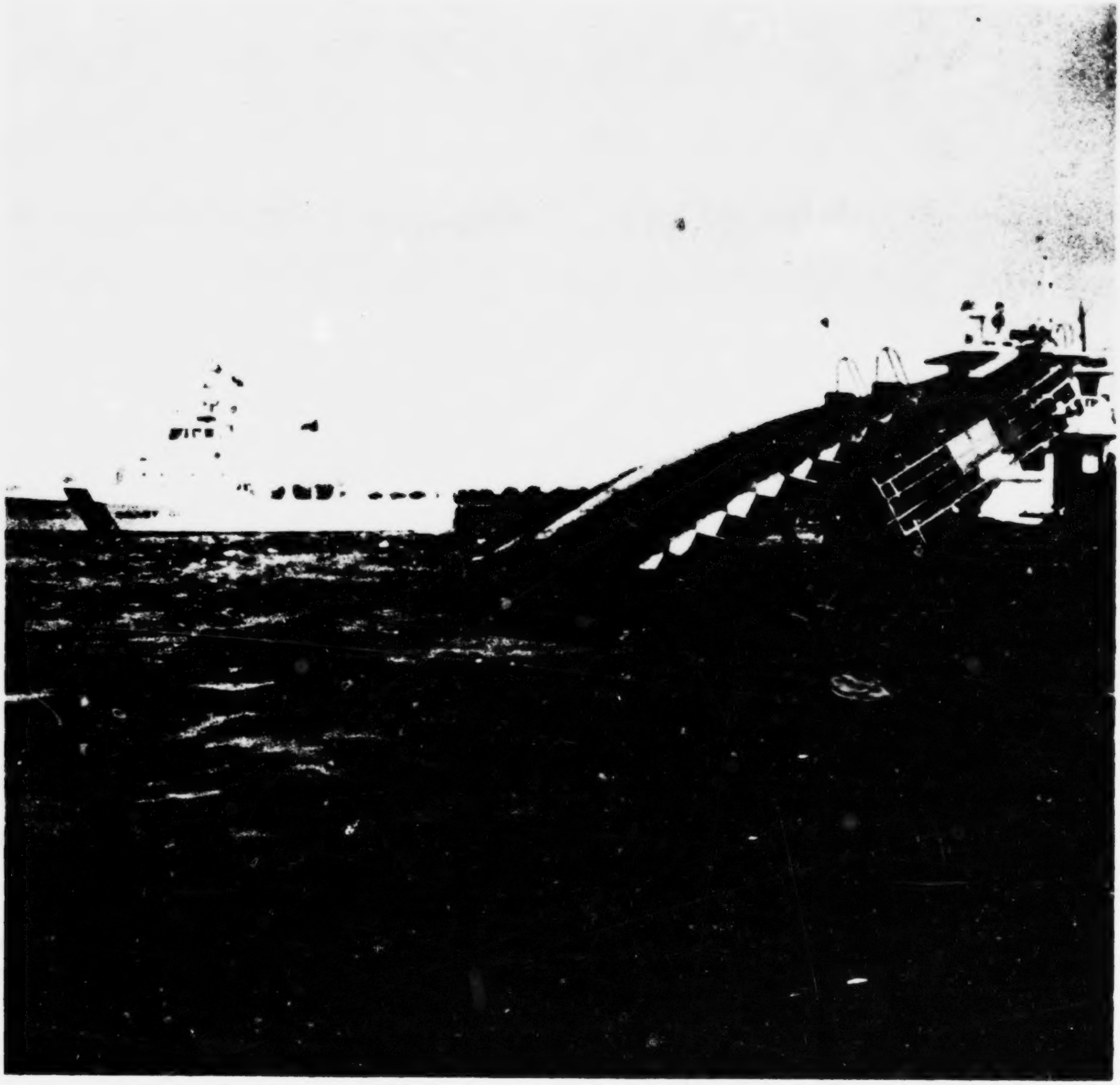

28 SEP 1982

Newsletter Staff, etc.

Mr. Robert R. Harber
LCDR Leon D. Howell
CWO3 Lewis J. Tolleson
YNCS Nelson A. Naber
YN2 David M. Ablitz
Ms Linda Bennett

Toll-Free telephone numbers & addresses:

Military Retired Affairs:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
Tel: Toll-free 1-800-424-7950
Commercial (202) 426-0276

Retired Pay:
Commanding Officer (RET)
U. S. Coast Guard
Military Pay Center
6501 Lafayette Avenue
Riverdale, Maryland 20737
ATTN: Retired Pay Branch
Tel: Toll-free 1-800-638-0250
Commercial (301) 436-7775

The Retiree Newsletter is a publication containing news of general interest, suggestions and information to keep Coast Guard retirees and their dependents abreast of developments as well as other events of significance. This publication shall not be considered as authority for any official action and is non-record material.

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COVER PHOTO:
Coast Guard 82-foot POINT SPENCER (WPB-82349) and other Coast Guard units assist in rescue and salvage operations of the ferry boat GEORGE PRINCE, sank after a collision with the Norwegian Tanker FROSTA in the Mississippi River at Lulang, LA. The ferry sank within 15 minutes and lay with only a portion of the hull sticking out of the muddy water.

Retired Affairs Tidbits

CG Headquarters Work Hours Change

CG Headquarters will terminate the compressed work week experiment on 20 March 1982 and return to a five day work week, Monday thru Friday, on 22 March 1982. The Retired Military Affairs Branch will be manned from 0700 to 1630 Eastern Standard Time. These times may be subject to change, and if so, new times will be listed in future issues.

Surfmen!!!

Here are some more retired Surfmen along with their rank or rate on retirement, period of Coast Guard service and their and their current state of residence.

CMM Jethro Quidley	????-1945	NC
BMC James Quidley	????-1962	NJ
LCDR Glen F. Stevens	1922-1954	MD
CDR Charles W. Radke	1922-1951	CA
LT Joseph E. Pellerin	1922-1947	CA
CWO2 Charles Plowman	1926-1957	MI
WO1 Hallett W. Gibbs	1930-1946	NC

New Commandant and Vice Commandant Selected

VADM James S. Gracey was nominated by President Reagan to be the 17th Commandant of the Coast Guard Feb 5th. The Admiral's name was sent to the Senate for confirmation. A 32 year veteran of the Service, he has served at units from Yakutat, Alaska to Boston, MA, from Mariposa's commanding officer to Commander, Atlantic Area, his current position.

When asked about the Commandant Select, ADM Hayes said, "Admiral Gracey knows the Coast Guard's many missions from first hand experience. He has served with distinction on board ship and ashore. He is well qualified to assume these new responsibilities."

Secretary of Transportation Drew Lewis announced at a recent Washington Coast Guard officers' Association luncheon that in a separate action the President nominated RADM Benedict L. Stabile as the new Vice Commandant of the Coast Guard. His name has also been sent to the Senate for confirmation.

As commander of the 7th District the Admiral has been involved in the Cuban Boatlift, the current Haitian interdiction efforts and the on-going efforts against the illegal importation of illicit drugs. During his career he has been commanding officer of Mellon out of Honolulu as well as Chief of the Office of Engineering at Headquarters. RADM Stabile is a 1950 graduate of the Academy.

Formal change of command ceremonies are scheduled for May 27 at the Washington Navy Yard.

Commandant Select, VADM James S. Gracey

Vice Commandant Select, RADM Benedict L. Stabile

CAPT Irwin

CAPT Hollingsworth

CAPT Nelson

CAPT Robbins

Four Selected for Flag Rank

Four captains have been nominated by President Regan for promotion to rear admiral. The names have been sent to the Senate for final confirmation before the four can be promoted. They are CAPT James C. Irwin, Chief of Staff, 8th District; CAPT Bobby F. Hollingsworth, senior Coast Guard member of the Roles and Mission Study Group at Headquarters; CAPT Edward Nelson, Jr., chief of staff, 17th District; and CAPT Clyde E. Robbins, chief of staff, 1st District.

CAPT Irwin, 52, a native of Des Moines, IA graduated from the Academy in 1953. His first tour of duty was on board TANEY out of Alameda. After a brief time at 9th District Office in Cleveland he returned to Alameda as the operations officer before taking command of Loran Station Talampulan in the Philippines in 1956. In May 1962 as a lieutenant, he became commanding officer of YEATON home ported in New London, CT. Four years later he became Aide to the Secretary of Transportation in Washington before moving to New York and the UN as an Advisor for Political and Security Affairs in 1969. During the next years he saw duty as commanding officer of Spencer and Eagle, as Chief of Operations in the 2nd District and as Commandant of Cadets at the Academy before reporting to his present assignment in New Orleans.

CAPT Hollingsworth, 49 graduated from the Academy in 1955 and served as a deck watch officer on board INGHAM for two years before reporting to CAPE UPRIGHT as its commanding officer for another year. From there he left for the Pacific to spend a year as commanding officer of Loran Station Eniwetok. In 1962 after graduating from Naval Postgraduate School in Monterey he had two tours at Headquarters broken by an assignment as executive officer on board MCCULLOCH. Following a tour of duty as Chief, Communications Branch in the 14th District he took command of JARVIS before returning east in 1975 to serve on the staff of Atlantic Area. Before his current special assignment began he had been Deputy Chief,Office of Operations since June 1979.

CAPT Nelson, 50 was born in Worcester, MA., and attended school there until his appointment to the Academy. After graduation he spent two years on board MENDOTA before attending flight training in Pensacola in 1955. For the next ten years he was assigned to flight duty at various air stations and detachments. In 1967 he reported to Headquarters as chief of the War Plans Branch after a six-month course of study at the Armed Forces Staff College in Norfolk, VA. In 1969 he began another series of tours at air stations culminating as the commanding officer of Air Station Kodiak in 1974 after a command at Air Station Astoria. From there he went to Headquarters to serve for two years as Chief, Officer Personnel Division until 1978 when he was reassigned to the 17th District Office as Chief of Operations and then chief of staff, his present duty assignment in Juneau.

CAPT Robbins, 50, a native of Columbia Cross Roads, PA.,graduated from the Academy in 1954 and reported to HALF MOON out of New York as gunnery officer. From there he left for Pensacola, FL., flight training and four assignments as a pilot at air stations varying from Bermuda to Argentia, Newfoundland. In 1966 he went to Headquarters for the first time as administrative assistant to the Chief of the Search and Rescue Division. Tours as commanding officer, Air Station Washington and Galveston followed his second assignment to Washington as Chief, Programs Division where he stayed until his present assignment in Boston.

Dependent ID Cards

Obtaining an ID card for a lawful spouse and unmarried legitimate children under age 21 is in most cases relatively simple and takes little time. However, due to the requirements of Public Law, there's a little more to getting ID cards for parents, parents-in-law, and unmarried children over 21 who are mentally or physically incapacitated. Basically, parents and parents-in-law must be dependent on the sponsor for over 50 percent of support and reside in a residence the sponsor provides or maintains. For an incapacitated child over 21 to be entitled to an ID card, the sponsor must be providing over 50 percent support and the child must be incapable of self-support due to a condition which occurred or existed prior to the 21st birthday.

For parents, parent-in-law and incapacitated children over 21 to receive ID cards, a dependency determination must be accomplished on initial card issue and for each re-issue (every three years). A dependency determination requires the sponsor to give detailed financial support information and, in addition, for an incapacitated child over 21, to provide a current doctor's statement.

NOTE: We strongly urge retirees to contact the base they intend to use for ID card re-issue before the card expires. By finding out what you need and what you have to do beforehand may save you an unnecessary trip and the inconvenience of a family member being temporarily without an ID card. You can also call the Retired Military Affairs Branch toll-free number with any ID Card question.

Locator

The below listed personnel are looking for someone - it may be you. Read and please reply if you are the one being paged or if you think this is an old buddy who may be interested in hearing from you.

BMC Jackie Lee Johnson, RR 1, Box 216, Weston, MO 64098 would like to contact LCDR George S. LEE. They were stationed stationed together in the 8th District.

SS1 R. G. Schiebler and MK1 T. Lewis, 96349 Duley Creek Road, Brookings, OR 97415 wish to correspond with anyone knowing the late YN1 Darrel J. Leighty and having knowledge of the reason for his death. Would also appreciate the address for his widow and/or parents. (Two close friends of Darrel (Lee) from Yaquina Bay CG Station, Newport, OR 77-79.

RDC Ronald J. Weber, 3419 Lake Drive Hartland, WI 53029 would like to contact QMC Tom Larkins and SKCS D. H. Clifton and also Mr. Emerson Gibson.

CWO4 R. S. Samuelson, Route #1 Box 183, Puryear, TN 38251 would like to contact CSC John K. Jones and CWO4 George W. Fenlin, USCG.

QM1 Thomas O. Howard Jr., Rt 3 Box 185-A Waynesboro, TN 38485 would like to contact CS1 Neil [illegible]. Idso and/or CSC Charles E. Hecker.

BMC Milan N. Popp, 1227 N.W. 203, Seattle, WA 98177 would like to contact ENC Charles Graham. Also anyone else he might have served with from 1941 - 1963.

DCC James F. Moran, 28A South Brook Drive, Eatontown, N.J. 07724 would like to contact GMC Herman Seibel, DCC Russel Jones or ENC Vandesande or they may phone:(201)544-0663.

Champus Chatter

Part II of three parts taken from CHAMPUS Fact Sheet FS-10 (1981)

Part II

TWO APPEAL PROCEDURES

The procedure to follow in appealing an initial determination depends on whether that determination was made by a CHAMPUS Fiscal Intermediary or by OCHAMPUS/ OCHAMPUSEUR.

If the initial determination was made by a CHAMPUS Fiscal Intermediary, follow the procedure described in this fact sheet under the heading, "Appealing a Fiscal Intermediary's Decision."

If the initial determination was made by OCHAMPUS or OCHAMPUSEUR, follow the procedure described in this fact sheet under the heading "Appealing an OCHAMPUS Decision." The appeal procedures are similar for initial determinations made by OCHAMPUS and by OCHAMPUSERU, but there are certain differences.

APPEALING A FISCAL INTERMEDIARY'S DECISION

There are four levels to which a CHAMPUS Fiscal Intermediary decision can be appealed. Each appeal begins at the first level and moves to the next if the appealing party is still not satisfied, subject to certain dollar limitations.

Informal Review -- Level #1

The process for appealing an initial determination made by a CHAMPUS Fiscal Intermediary begins with an appeal to the fiscal intermediary for an Informal Review. The request must be made in writing within 180 days of the date of the notice of initial determination. This date will appear on the CHAMPUS Explanation of Benefits or on the initial determination letter, which will also include the name and address of the Fiscal Intermediary to which the request should be sent.

Each request should have, as a minimum, the following:

- A statement of what you feel was wrong with the initial determination and why you feel it was wrong
- A copy of the initial determination (usually a CHAMPUS Explanation of Benefits)
- Any additional information you think would be helpful

Reconsideration -- Level #2

If the Informal Review does not settle the matter, the next level is Reconsideration by the Fiscal Intermediary. The Fiscal Intermediary will automatically refer the matter for Reconsideration if the Informal Review decision leaves an amount of more than $300 in dispute. For amounts of $300 or less, Reconsidertion must be requested in writing.

A request for Reconsideration must be made within 60 days of the date of the notice of the Informal Review. It should be sent to the same Fiscal Intermediary that made the initial determination and conducted the Informal Review. If there has been a change of Fiscal Intermediary for the area, it should be sent to the new Fiscal Intermediary.

A request for Reconsideration should include, as a minimum, the following:

- A statement of what you feel was wrong with Informal Review decision and why you feel it was wrong
- A copy of the Informal Review decision
- Any additional information you think would be helpful

If the amount in dispute is $50 or less, Reconsideration is the final appeal level available.

First Level Appeal by OCHAMPUS -- Level #3

If Reconsideration does not settle the matter and the amount being disputed is more than $50, the next level of appeal is the First Level Appeal by OCHAMPUS.

A request for First Level Appeal must be made in writing within 60 days of the date of the notice of the Reconsideration decision. It should be sent to: Appeals and Hearings, OCHAMPUS, Aurora, CO 80045.

A request for First Level Appeal should include, as a minimum, the following:

- A statement of what you feel was wrong with the Reconsideration decision and why you feel it was wrong
- A copy of the Reconsideration decision
- Any additional information you think would be helpful

If the amount in dispute is $300 or less, the First Level Appeal is the final appeal level available.

Hearing -- Level #4

If the First Level Appeal does not settle the matter and the disputed amount is more than $300, the next level is a Hearing by an Independent Hearing Officer.

The Hearing is an opportunity for all parties involved to present their viewpoints in person. It is conducted by an impartial hearing officer and is not a formal court proceeding.

A request for Hearing must be made in writing within 60 days of the date of the notice of the First Level Appeal decision. It should be sent to: OCHAMPUS, ATTN: Appeals and Hearings, Aurora, CO 80045.

A request for Hearing should include, as a minimum, the following:

- A statement of what you feel was wrong with the First Level Appeal decision and why you feel it was wrong
- A copy of the First Level Appeal decision
- Any additional information you think would be helpful

The Hearing will be scheduled at a time and place that is convenient for the beneficiary or participating provider. After all viewpoints have been presented, the hearing officer submits a Recommended Decision to OCHAMPUS. If OCHAMPUS does not agree with the Recommended Decision or if the Recommended Decision is not in favor of the appealing party the Recommended Decision is forwarded to the Office of the Assistant Secretary of Defense (Health Affairs) for issuance of a Final Decision. The Final Decision is the last step in the CHAMPUS administrative appeal process.

Mission Report 1981

Law Enforcement

Ship Seizures	164
Arrests	698
Pounds of marijuana seized	2,157,231
Pounds of cocaine seized	40.1
Pounds of hashish seized	34,580
$ Million contraband seized	1,702.88

Search and Rescue (These figures represent a 98% report return to G-OSR.)

Lives saved	5,888
Cases responded to	71,388
People otherwise assisted	170,914
Property assisted	$5,236,257,000

Money Talk
From Retired Pay

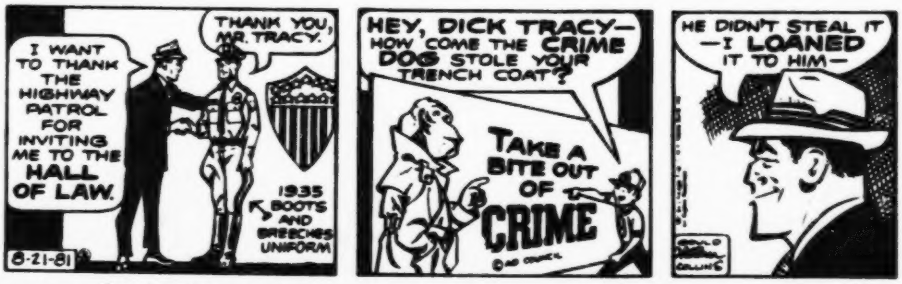
Garnishment of Pay

The Social Services Amendment of 1974, Public Law 93-647, Section 459, waived the United States' sovereign immunity from suite to allow garnishment or similar process in the nature of garnishment against the United States for the enforcement of child support and alimony obligations of certain United States Government employees including active duty and retired members of the Armed Forces. The Tax Reduction and Simplification Act of 1977, Title V, P.L. 95-30, Section 509, which made substantial changes in the garnishment law, clarified congressional intent and authorized issuance of regulations to establish procedures to carry out the provisions of the garnishment law. Pay of active duty members, retirees and reservists (whether on active duty or in an inactive duty status) is subject to garnishment in several states. Usually garnishment actions arise because members fail to comply with requirements of divorce decrees or support agreements resulting from prior court orders. Generally, all retired pay less RSFPP, SBP, VA benefit plan costs, VA plan compensation and FITW is subject to garnishment. If it becomes necessary, even voluntary allotments must be stopped to satisfy garnishments.

Many retirees attempt to avoid the consequences of garnishments by requesting that their FITW be increased to further decrease the amount of pay available to satisfy court orders. Such attempts will not be honored. The government does not require a member to increase his taxes beyond income received, as a retiree. Therefore, in computing garnishments only existing FITW (at time garnishment order is received) may be used. New FITW (W-4) data will be returned to retirees unaccomplished.

The administrative burden imposed by receipt of a garnishment order is extensive, at the Headquarters level and at district and unit levels. Not only is the workload increased; the discredit brought about by these court orders reflects unfavorably on the Coast Guard. It appears that in many cases, members are simply refusing to voluntarily provide dependent support as ordered and consequently are forcing dependents to seek garnishment orders in order to obtain support. In certain states (Kentucky, for example) some garnishment orders must be issued on a monthly basis. In other instances garnishment orders are issued as a "continuing order" and remain in effect until terminated or modified by a subsequent court order, or until they automatically expire (having served their purpose). In all cases, members are in noncompliance with their obligations to support their dependents -- noncompliance with the responsibility to comply with valid court orders (frequently divorce decree or separation papers, etc.) regarding support to dependents.

If a member wishes to contest a judgement issued by a court regarding support of dependents, the proper forum for such action is to seek assistance from a civil court preferably where the garnishment action was initiated. A member cannot simply disregard a court order directing dependents support. Additionally, the Coast Guard will not play the part of an intermediary in disputed cases. Members are encouraged to seek legal assistance.


I WANT TO THANK THE HIGHWAY PATROL FOR INVITING ME TO THE HALL OF LAW.
THANK YOU, MR. TRACY.
1935 BOOTS AND BREECHES UNIFORM
8-21-81
HEY, DICK TRACY— HOW COME THE CRIME DOG STOLE YOUR TRENCH COAT?
TAKE A BITE OUT OF CRIME
HE DIDN'T STEAL IT —I LOANED IT TO HIM—

Reprinted by permission of the Chicago Tribune-New York News Syndicate, Inc.

Making an appearance in the world famous Dick Tracy comic strip Crime Dog McGruff symbol of the Council's Crime Prevention campaign The 50 year old comic strip appears in more than 500 newspapers throughout the United States

Nostalgia Nook

CG Commander gets French Medal -- 37 Years Late

Taken from 13th District News Release, Article by PA1 Ed Moreth

"I didn't care about medals - we weren't there for medals - we were there to win a war and damn it; we did it too."

Commander Lance J. Kirstine,81, who retired from the Coast Guard in 1948, was cited in 1944 one of France's highest battlefield awards for heroically landing allied troops on the enemy-held island of Elbe, France during the Battle of Normandy.

"He led the LCT's to the designated beaches and successfully carried out the landing in spite of violent enemy gunfire, giving proof of his courage and fearlessness," the French citation reads. Kirstine was awarded the Croix de Guerre with Silver Palm in 1944, but never got the medal.

A few months ago, one of Kirstine's daughters in California met by chance, Professor Marvin Foster, who had served in the Navy under Kirstine during World War II. Foster learned that Kirstine had been awarded the Croix de Guerre, but that he never received the actual medal. Foster contacted the French Consul General in San Francisco, who in turn began searching for the rare medal. Their search led them to France, and in December, a Croix de Guerre was located in Paris and sent to the U.S.

On January 2, 1982 Roger Gotteland, the French Consul in Seattle, pinned a Croix de Guerre with Silver Palm on Kirstine's chest at the Coast Guard Museum in Seattle. On hand to congratulate Kirstine was Rear Admiral Clifford F. DeWolf, Thirteenth Coast Guard District Commander.

"I'm sorry we don't have the traditional military tra-la-la," said Gotteland. Kirstine smiled as he was presented the medal. The Consul and Kirstine then exchanged traditional kisses on the cheeks and toasted the occasion with French champaigne.

The Croix de Guerre was but one colorful highlight in Kirstine's 30-year Coast Guard career.

CDR Kirstine dons his hat and renders a hearty salute after receiving the French Croix de Guerre with Silver Palm for his heroic efforts during the Invasion of Normandy -- 38 years later. Photo by Ed Moreth, 13th District

He enlisted in the Coast Guard in 1919 after serving nearly two years in the Navy aboard a submarine chaser during World War I. His first assignment in the Coast Guard was aboard one of the service's most famous ships, the Cutter BEAR, which was homeported in Seattle.

However, Kirstine was not pleased with his first assignment in the Coast Guard. "When I joined, the recruiter promised me I wouldn't go to a sailing vessel. I wanted a steamer or diesel and what'd they give me? - a sailer." Kirstine says he complained to the recruiter and within two months, he was reassigned to another vessel.

During the prohibition days in the 1920s, Kirstine spent his time fighting "rummies" along the Washington and Alaskan coasts. "We got a lot of them he said referring to the rumrunners.

Before the end of prohibition, Kirstine had worked his way up through the ranks to Chief Warrant Officer and had held the command of several well-known cutters of the time such as the SHAUNEE, TINGARD, MCLANE AND APACHE.

Immediately after the United States' entry into World War II, then Lieutenant Kirstine, while on recruiting duty in Salt Lake City, requested transfer and was sent to the European theater where he commanded three flotillas of landing craft. "I wanted to get into the fightin'," Kirstin remarked. And he did. He and his fleet of LCTs and LSTs operated off the shores of Italy, France and Africa during the entire war. "We never landed on a beach that wasn't under fire."

In June of 1944, while allied troops were scurrying onto the beaches of Normandy, Kirstine and his 93 landing craft were landing on the beaches of southern France. "We were squeezing the Nazis in," Kirstine recalls. The retired commander said that his landing on the southern shores was forcing the enemy to pull men from the other beaches, which took pressure off the troops landing at Normandy.

However, Kirstine says he never considered himself a hero. "It was a job and I did it the best I could. If someone else would have wanted my job, I would have gladly given it to him... but nobody wanted it," he laughed.

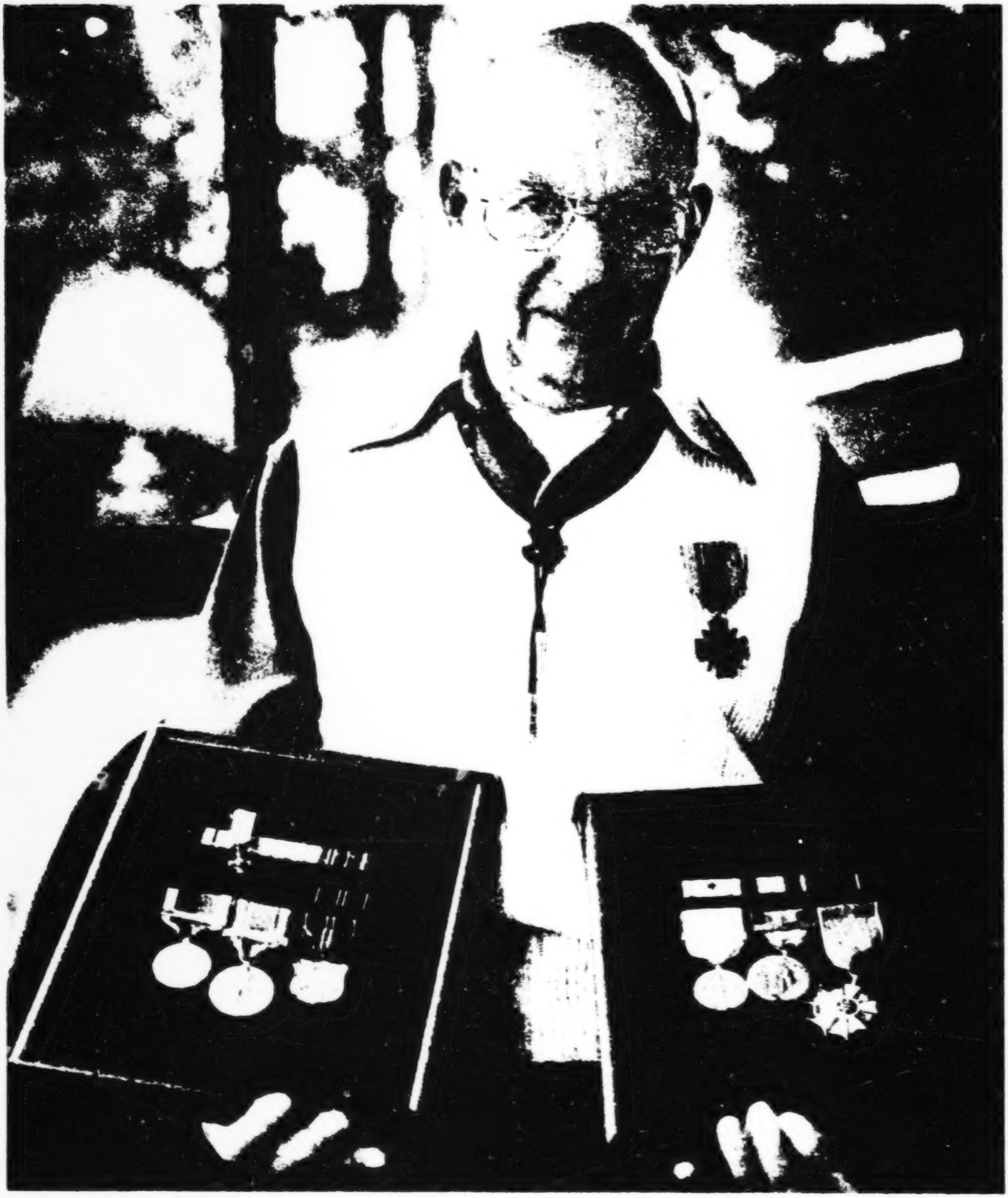
Kirstine also received the United States Legion of Merit for his actions during the war. "But I never got a Purple Heart," he says. "I was lucky; I seen a lot of them fall, but I never got hit." Jokingly, Kirstine says, "Maybe I should have gotten a Purple Heart when I cut himself on a razor during an inspection of a freighter in '48 - worst wound I ever got the whole time I was in the military."

Kirstine says that the most exciting part of the war was when he, an American Naval officer and a British officer, who was in command were taken prisoner for an hour in April of 1945.

While enroute to the town of Trieste, Italy, their car was shot at by a group of German soldiers. The three officers jumped from their auto into a ditch nearby. However, we were outgunned and outnumbered, according to Kirstine. After the American and British officers were wounded, they decided to surrender. The allied captives told the German soldiers that allied tanks were just down the road and advised the Germans to surrender. They did. Shortly thereafter, a group of New Zealander tanks pulled up and took the German prisoners away.

Kirstine began his Coast Guard career with a seventh grade education. He began as seaman and retired 30 years later achieving the rank of Commander. He fought in two world wars and battled on America's homefront during the war against the rumrunners.

"I'm 81 years old now; I still have all my teeth and I ride three miles a day on my exercise bike... and I'm ready to go back any time they need me." And sure enough, he is. His daughter Ruth said that when the Soviets took their army into Afghanistan and the President of the United States put the country on alert, her father had his retirement orders on his desk and was ready to go back into action.



Retired Coast Guard Commander Lance [illegible] Kirstine, 81, shows his collection of awards he earned during World Wars I and II. Pinned to his chest is the Croix de Guerre with Silver Palm, one of France's highest battlefield awards. Photo by Ed Moreth, [illegible] District

BEST COPY AVAILABLE

Insecurity --- This Happens all too Frequently

A Widow Without SBP

The following article is reprinted and,adapted for CG use with permission of Mr.James Rogers, the Retirement Services Officer, Fort McPherson, Georgia.

A widow of a deceased retired member, in her early fifties, came into the Retirement Services Office recently to apply for the benefits to which she was entitled due to her late husband's military service. She was very distressed to learn:

- She would receive only the unpaid retired pay due as of the date of death.
- His retired pay stopped as of the date of death.
- She would not receive an annuity from his military retired pay as he was not participating in SBP (Survivor Benefit Plan) or RSFPP (Retired Servicemen's Family Protection Plan).
- She would not receive Social Security benefit payments since she was not old enough for payments (payable at the earliest to a widow, without minor children, at age 60) nor did she have dependent children under the age of 16.
- Income, if any, from the VA would be a very, very limited widow's pension since the cause of death was not service-connected.
- Opportunities for employment were quite limited since she resided in a fairly isolated area. (In addition, her poor physical condition further limited her employment possibilities.)

To compound her problems there was no financial reserve and only a small life insurance policy. Strange as it may seem, this is not an isolated incident -- it happens all too frequently for those widows whose husbands, for various reasons, did not elect to participate in SBP.

As indicated above, the designated beneficiary is paid the unpaid retired pay due as of the date of death of the retired member. However, contrary to what some people think, retired pay is discontinued upon death of the retired member for all retired personnel not participating in SBP or RSFPP. In other words, if the retired member is not participating in SBP or RSFPP, then the widow receives no income from his retired pay.

SECURITY CAN BE PROVIDED

Unlike that widow, your widow need not be left with little or no income. Because now you have another oportunity to assure financial protection. You may do so by participating in the significantly improved SBP during the open enrollment period. The open enrollment period began on 1 October 1981 and will end on 30 September 1982.

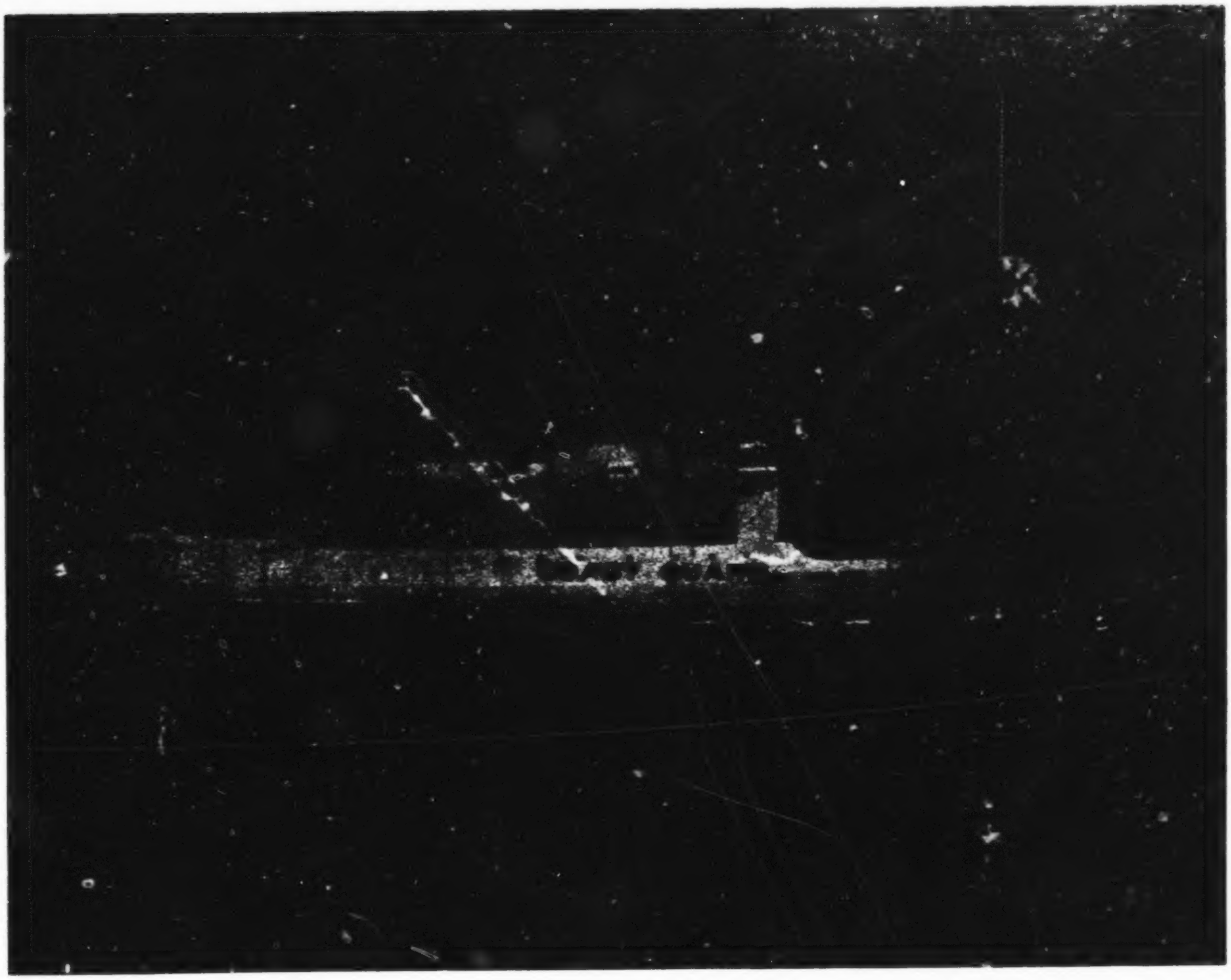
All military retirees eligible to participate in the open enrollment provision should have already received, from their parent service, the SBP information including election forms. (Eligible retirees include those retirees who were entitled to retired/retainer pay on 13 August 1981 and who previously declined participation, elected less than full coverage, or, if married, elected coverage for child(ren) only).

There is a 2 year waiting period for elections made during the open season. However, if the member dies within the 2-year period, the cost of coverage (or increased cost of coverage) is refunded to the named beneficiary. The cost (premium) for SBP coverage is deducted from retired pay.

SBP has many valuable features not available in any commercial plan. For example, SBP costs are nontaxable which actually creates a tax shelter for you. In addition, SBP is the only plan available anywhere, at any price, with a built-in hedge against inflation (i.e., the annuity is cost-of-living adjusted at the same time and by the same percentage as retired pay). Also keep in mind that there may be no other monthly Government benefits immediately payable -- the survivors may not qualify for Social Security or VA payments.

SBP can provide a vital benefit and financial security to your survivors: please consider your decision carefully. To enroll in the Survivor Benefit Plan, you must submit your SBP election to the Coast Guard Military Pay Center (RET), 6501 Lafayette Avenue Riverdale, MD 20737, so as to arrive not later than 30 September 1982 -- THE SOONER THE BETTER!!

NOTE: If you have questions, or need assistance in completing the election form, please do not hesitate to contact the Retired Military Affairs Branch. The toll-free number is 1-800-424-7950.



USCGC STORIS underway after Yard Availability in November 1979

VA Voices

VA Hospitals

Patients in Veterans Administration hospitals have given high service marks in a recent patient satisfaction survey. Nearly 80% of those surveyed gave favorable grades to physician and nursing care, food, and cleanliness.

Reference Book

The 1982 edition of "Federal Benefits for Veterans and Dependents," a handy 73-page reference book of all veterans benefits, is available at $4 per copy from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

VA Questions and Answers

Q -- My husband died while he was a patient in a Veterans Administration Medical Center. Will the VA help with the expenses of bringing him home for burial?

A — Yes. If a veteran dies while a patient in a VA Medical Center, transportation expenses to the place of burial may be allowed.

Q -- How long after a veteran is discharged from active duty may he file a claim for compensation and pension?

A — There is no time limit for a veteran to file for a compensation and pension after discharge from military service.

Q -- Will my wife's income help me qualify for a GI home loan through the VA?

A -- Yes. The VA has been giving full recognition to income of both veterans and spouses in determining ability to repay GI bill loans.

Q -- My brother died a few days ago. When his VA pension check comes on the first of the month, can I cash it to help pay for the funeral bill?

A — No, you must return the check to the VA. If you authorize the services, you may apply for reimbursement of your expenses when you have received your final bill.

"Some idiot was trying to tell me this stream connects to the ocean."

Employment

Career Opportunities

Raytheon Marine Company, in the field of marine electronics, has several opportunities due to continued growth and expansion:

Senior Radar Design Engineer: BSEE and 10-12 years experience in digital signal processing are required. Responsibilities include establishing design parameters and determining design feasibility and compatibility. Prior supervisory experience and and background in graphic displays is a plus.

Radar Design Engineers: BSEE and 3-5 years experience in designing TTL and CMOS type circuits and high speed applications. Prior background with microprocessing circuits is desired.

Communications Engineer: BSEE and 3-5 years experience in testing and evaluating VHF and RF radio systems. Prior project level responsibilities are desirable.

Software Design Engineer: BSEE and 2-5 years experience in microcomputer and microprocessor software design navigation application is desirable.

Power Supply Engineer: BSEE and 5-7 years prior experience in designing and evaluating switching power supplies. Ability to analyze and resolve design related problems and conduct manufacturing feasibility studies are necessary.

Attractive starting salaries and excellent fringe benefit package. Interested applicants should forward their resume including a salary history to:

Employment Manager
Raytheon Marine Company
676 Island Pond Road
Manchester, NH 03103

Navy JROTC Program

The NJROTC Program, hosted by senior high schools throughout the country and in Guam, provides a second career opportunity for former personnel.

The program employs a minimum of two instructors at each school. Naval Science Instructors (NSI), who must have a Baccalaurate degree, are former commissioned officers -- CWO2 to CAPT -- and Assistant Naval Science Instructors (ANSI),former enlisted members - PO1 to MCPO and W-1's - must have high school diplomas or equivalent.

Curriculums taught include citizenship, leadership, naval history - orientation, basic seamanship, and navigation.

Minimum salaries are at least equal to the difference between annual retired pay & active duty pay and allowances, excluding incentive pay. Individual instructors may negotiate with the school for additional pay or fringe benefits.

Applicant must be certified by the Coast Guard, have at least 20 years of active service, and have been retired less than 3 years when they apply. Active duty personnel are not to apply for NJROTC teaching positions more than 1 year prior to their anticipated separation from service. More information may be obtained by contacting the nearest NJROTC area manager:

Area 4	Warminster,PA	(215)441-2179
5	Norfolk,VA	(804)444-7214
6	Charleston,SC	(803)743-4251
7	Orlando,FL	(305)646-5972
8	New Orleans,LA	(504)361-2578
9	Great Lakes,IL	(312)688-2187
11	San Diego,CA	(714)235-3670
13	Seattle,WA	(206)527-3363

Instructor Positions

Several instructor positions are available to teach Basic Seamanship, Boating Safety, Rules of the Road, Basic Boat Handling, Repair of Marine Engines and Electronics Marine Aids at the Chapman School of Seamanship and Maritime Arts, Palm City (Stuart), Florida.

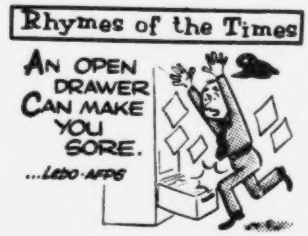
Salary $7.00 - $9.00 per hour and up to 40 hours per week. Qualified enlisted or commissioned retirees write Post Office Box 858, Palm City (Stuart), Florida 33490 and enclose a brief resume of service experience. No formal educational degrees are required, qualifications are based on practical Coast Guard experience. It is preferred that you be living in the Palm City area or willing to relocate at own expense.

The Chapman School is a non-profit educational institution and dedicated to teaching the Basic Maritime Arts in courses of 16 weeks duration, year round.

Society of Signalmen

Calling all U.S. Navy/Coast Guard Signalmen
If you hold the rating of Signalman in pay grade E-4 thru E-9 or ever did, it may interest you to know that you are eligible to join the newly formed SOCIETY OF SIGNALMEN. For complete details on membership, send a self addressed stamped envelope to:

SOCIETY OF SIGNALMEN
P. O. Box 11247
San Diego, CA 92111
ATTN: David C. Graham
Founder


Rhymes of the Times
AN OPEN DRAWER CAN MAKE YOU SORE.
...Lebo-AFPS

Widows Recognition

Mrs. Sara E. DuPree
(widow of CS1 Walter A.)
140 S.W. 9th Avenue
Hialeah, FL 33810

Mrs. May A. Schuttpelz
(widow of CWO Paul Jr.)
21305 S.W. Pacific Hwy
Sherwood, OR 97140

Mrs. Helen S. Davis
(widow of WO1 James W.)
6820 E. Koralee Street
Tucson, AZ 85710

Mrs. Philip K. Heim
(widow of CAPT Philip K.)
70 LeMans Drive
Naples, FL 33942

Mrs. Marion A. Vicent
(widow of CWO Arthur E.)
8651 Dubonnet Street
San Diego, CA 92123

Mrs. F. G. Bennett
(widow of WO1 Frank G.)
1389 Rainbow Avenue
West Palm Beach, FL

Mrs. Dorothy B. Dalton
(widow of LCDR Leonard M.)
P. O. Box 94
Langley, WA 98260

Mrs. Carol M. Guba
(widow of PACM Romeo O.)
13104 Kumar Court
Dale City, VA 22193

Mrs. Virginia M. Andrews
(widow of BM1 Raymond A.)
Rt 1, Box 552
Chincoteague, VA 23336

Mrs. Elizabeth L. Peters
(widow of CWO Walter K.)
Box 245
Weldon, IL 61882

Mrs. Benjamin D. O'Neal
(widow of BM1 Benjamin D.)
P. O. Box 73
Delco, NC 28436

Mrs. Mary L. Fraher
(widow of CWO Philip A.)
31 Clarendon Avenue
Lynn, MA 01902

Mrs. Helen Frost
(widow of ENC Anthony J.)
1568 Lexington Ave., 4E
Mansfield, OH 44907

Mrs. Doreen M. Adams
(widow of BM1 Paul R.)
5312 8th Street Ct. West
Bradenton, FL 33507

Mrs. Wilma Koszakovszky
(widow of EM1 Joseph P.)
Rt 1, Box 148
Daingerfield, TX 75638

Mrs. Annie P. Quillen
(widow of BMC Samuel L.)
900 N. Philadelphia Avenue
Ocean City, MD 21842

Mrs. Rita M. Stormer
(widow of BMLC Lewis B.)
105 Redwood Drive
Barnegat, NJ 08005

Deceased Coast Guard Personnel

(All persons are Coast Guard retired unless otherwise noted.)

Name and Pay Grade	Status	Date of Death	Place of Death
MK2 Clifford L. GRANT	ACTIVE	16 January 1982	Rich Square, NC
MMC William F. PHELPS		7 January 1982	Jacksonville, FL
MMC James E. SNYDER		14 January 1982	Tampa, FL
HM1 Stephen S. LAMBERT		14 January 1982	Charleston, SC
OM1 Gordon W. DOLBY	ACTIVE	24 January 1982	Miami, FL
WO1 Walter C. RHEINGANS		18 January 1982	Unknown
SS1 Lloyd D. WHITE		21 January 1982	Richmond, VA
LT Addison P. LEWIS		19 January 1982	Colorado Springs, CO
SN Mark P. GORBY		18 December 1981	Akron, OH
BMLC Gilbert CURLES		13 December 1981	Coinjock, NC
MMC Harry R. MUTCHLER		30 November 1981	Sunbury, PA
AT2 Jack D. IVESTER		24 January 1982	Birmingham, AL
GM2 Craig H. NOBLE	ACTIVE	30 January 1982	Staten Island, NY
LT Austin C. MEE JR.		28 January 1982	Henrietta, NY
CWO4 Larry A. BARKER		2 February 1982	Morehead City, NC
LCDR Ben H. HANSEN		19 Janury 1982	Roseburg, OR
BMC Ormand R. BOWEN		31 January 1982	Plymouth, NC
SA Sean P. HAYDEN	INACTIVE	31 January 1982	Lowell, MA
BMLC Wilson B. CARTER		30 January 1982	Unknown
LCDR John C. BETANCOURT JR.	INACTIVE	13 January 1982	Miramar, FL
CAPT Loy W. RENSHAW		11 February 1982	Boca Raton, FL
BM1 Ernest H. STACEY		7 January 1982	Fairhaven, VT
BMC Carlos C. DOWDY		8 February 1982	Unknown
EM3 Tredwell W. JACKSON JR	ACTIVE	2 February 1982	Yorktown, VA

Recognition Request

If your retired Coast Guard spouse has passed away and you desire to have your name included in the Widow's Recognition column, complete the form printed on the bottom part of this page and return it to the Retired Military Affairs Branch. We will print responses as space permits. Necessary information includes your name and address, your spouse's name and rate/rank, and the date of death.

REQUEST FOR INCLUSION OF NAME AND ADDRESS IN NEWSLETTER

____
(date)

Attn: Chief, Retired Military Affairs Branch:

I request that my name and address indicated below be published in the next issue of the Coast Guard Retiree Newsletter. I am the widow of

____
(Deceased member's rate/rank,full name,SSN/service number

NAME AND ADDRESS
(please print)

____

____

____

____

____
(Signature)

☆U.S. GOVERNMENT PRINTING OFFICE: 1982—361-428/2054

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RETIREE NEWSLETTER

May 1982 "They Also Serve" Issue 5-82

U.S. Department
of Transportation

**United States
Coast Guard**

ORIGINAL

22

28 SEP 1982

Newsletter Staff, etc.

Mr. Robert R. Harber
LCDR Leon D. Howell
CWO3 Lewis J. Tolleson
YNCS Nelson A. Naber
YN2 David M. Ablitz
Ms Linda Bennett

Toll-Free telephone numbers & addresses:

Military Retired Affairs:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
Tel: Toll-free 1-800-424-7950
Commercial (202) 426-0276

Retired Pay:
Commanding Officer (RET)
U. S. Coast Guard
Military Pay Center
6501 Lafayette Avenue
Riverdale, Maryland 20737
ATTN: Retired Pay Branch
Tel: Toll-free 1-800-638-0250
Commercial (301) 436-7775

The Retiree Newsletter is a publication containing news of general interest, suggestions and information to keep Coast Guard retirees and their dependents abreast of developments as well as other events of significance. This publication shall not be considered as authority for any official action and is non-record material.

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Distribution: SDL No. 115

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COVER PHOTO:
Crewmen from Washington's 30-footer and CGC CAPSTAN probe the frozen Potomac River for wreckage and bodies of victims of Air Florida Flight 90 that crashed January 13, 1982. Photo by PA2 Tom Gillespie, CG Headquarters.

Locator

The below listed personnel are looking for someone - it may be you. Read and please reply if you are the one being paged or if you think this is an old buddy who may be interested in hearing from you.

Mr. George Isaac, 914 E. Evelyn Avenue Sunnyvale, CA 94086, (408) 732-6339 is trying to locate LCDR James Miotke. Please write or call above number.

MKCS Paul W. Jennings 2324 Loiza St., Punta Las Marias, Santurce, PR 00913 is trying to locate EN2 Herman Rivera who he served with in 1961 on board CGC WESTWIND.

MM2 Everette J. Young, USCG(Ret). wishes to correspond with persons who share his interest in CG history. MM2 Young is particularly interested in sharing/exchanging books, phamphlets and photos on CG ships - especially lightships. Address letters to 123 Pension Street, Chincoteague, VA 23336.

Retired Affairs Tidbits

Correction!!! Correction!!!

The January 82 Retiree Newsletter article entitled "Looking For Ship Photos?" included information as to photographs available from the U. S. Naval Institute. The Naval Institute has advised that the information contained in that article has become outdated. Presently, their photo collection offers only 8x10 black and white photos. The new price is $6.00 per a matte or glossy finish.

High quality color reproductions of some of the most significant paintings in the Naval Academy Museum and a variety of naval subjects are available for between $5.00 to $7.00 each. Also available are handsome certificates commemorating the traditional events of the sea,i.e.,(Golden Dragon,Artic Circle,Golden Shellback among others). Unlettered Certificates are $3.00 each and Hand lettered Certificates are $6.50 each plus $1.00 for postage. Requests for size and further information should be directed to following address:

Naval Institute Photo Service
U. S. Naval Institute
Annapolis, MD 21402

Reunion

REUNION - USCGC NETTLE (WAK 169). All former officers and enlisted men interested in getting together please contact Harry Gard at 800-334-4771 (N.C. (919) 482-2193) for details.

Retired Uniformed Services Almanac

The Retired Uniformed Services Almanac, Fifth Annual Edition, is much in demand by both retirees and prospective retirees because it contains so much valuable information on retired pay, benefits, entitlements, employment restrictions and other important factors. The Almanacs may be ordered directly from the publisher at a cost of $2.75 each, plus $.25 for postage. For more information or to order a copy write to: Uniformed Service Almanac, Inc., P. O. Box 76, Dept M., Washington, D. C. 20044. (Please specify Edition desired).

40th Spar Anniversary

The 40th SPAR ANNIVERSARY, which actually will occur on November 23, 1982 will be celebrated in Boston, at the Park Plaza Hotel, from September 30 - October 3, 1982. SPAR is the acronym by which women in the Coast Guard were known until recently. Full details on the re-union may be obtained by writing:

YNC Marie COEN, USCGR
SPAR 40th ANNIVERSARY
7 Tyndale Street
Roslindale, MA 02131

Suggestions and/or Photos

If you have an idea or photograph which you feel would be of interest to the retired community please write to us and tell us what it is. The ones considered most appropriate will be used. Regardless of whether your articles or photographs are used they will be returned to you after they have served their purpose. If you have something you think might be interesting let us take a look at it by mailing it to the following address:

Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
ATTN: Retiree Newsletter

VA Voices

Veterans Cemetery Information

The Department of Memorial Affairs, Washington, D. C. has informed us of a plan to reopen four California National Cemeteries for the interment of cremated remains. The plan calls for the creation of garden niches to provide for the use of land unsuitable for the burial of casketed remains. On hills or along walkways, for example, cremation urns will be interred on land that heretofore went unused.

Shortly after Memorial Day 1982, Golden Gate, Fort Rosecrans, San Francisco, and Los Angeles National Cemeteries will reopen for the burial of cremated remains. Reopening information will also be sent to local funeral director associations, veterans' groups, and media.

If you have any questions regarding the reopenings,please contact director Cemetery Service (41), 810 Vermont Avenue, N.W., Washington, D.C. 20420.

VA Questions & Answers

Q -- Are children of deceased veterans eligible for GI home loans from the Veterans Administration?

A -- No, children of deceased veterans are not eligible for a GI Home Loan.

Q -- I am moving to England soon. Can I use my VA home loan benefits to purchase property there?

A -- No, real property must be located in the United States, its territories or possessions to quality for the VA home loan.

Q -- How does the Veterans Administration define a "helpless."

A -- A helpless child is a child who becomes permanently incapable of self-support due to a mental or physical disability before reaching age 18.

Q -- I have a Veterans Administration guaranteed home loan which I wish to pay off in advance. Can I do this?

A -- Yes, you may pre-pay a VA loan without penalty at any time.

Erroneous Mailing of NAFA Manual Changes

Due to an erroneous mailing at DOT, copies of CH-10 to the NAFA Manual (COMDTNOTE 7010) and NAFA Overhead Cost Reduciton Goal for FY 1982 (COMDTINST 7010.6) were distributed to all retirees. Your Guide in Retirement (CG-366) was supposed to have been mailed at that time but was subsequently mailed at a later date when the error was discovered.

Many retirees have written or called Headquarters concerning this matter. Your continuing concern for the welfare of the Coast Guard is greatly appreciated. When you receive the fore mentioned mailing simply disregard it, it is not necessary to notify Headquarters. A more than sufficient number of copies is currently available; therefore, the contents of the mailing need not be forwarded to COMDT (G-FNM) or to your nearest NAFA Unit.

Champus Chatter

Part III of three parts taken from CHAMPUS Fact Sheet FS-10 (1981)

Part III
Final part

APPEALING AN OCHAMPUS OR OCHAMPUSEUR DECISION

There are three levels to which an OCHAMPUS or OCHAMPUSEUR decision can be appealed. Each appeal begins at the first level and moves to the next if the appealing party is still not satisfied, subject to certain dollar limitations.

Reconsideration -- Level #1

The procedure for appealing an initial determination made by OCHAMPUS or OCHAMPUSEUR begins with Reconsideration. If the initial determination was made by CHAMPUS, the Reconsideration Decision is issued by the Office of Appeals and Hearings,OCHAMPUS. If OCHAMPUSEUR issued the Initial Determination, OCHAMPUSEUR also issues the Reconsideration Decision.

A request for Reconsideration by OCHAMPUS or OCHAMPUSEUR must be made in writing within 180 days of the date of the notice of the initial determination. Requests for OCHAMPUS Reconsiderations should be sent to: OCHAMPUS, ATTN: Appeals and Hearings, Aurora, CO 80045. Request for OCHAMPUSEUR Reconsiderations should be sent to: Director, OCHAMPUSEUR, APO New York 09102 or for those who cannot use the APO system, Director, OCHAMPUSEUR, 144 Karlsruhestr., 6900 Heidelberg, FRG.

A request for Reconsideration by OCHAMPUS or OCHAMPUSEUR should include,as a minimum, the following:

- a statement of what you feel was wrong with the initial determination and why you feel it was wrong
- a copy of the initial determination notice
- any additional information you think would be helpful

Formal Review -- Level #2

If Reconsideration does not settle the matter, the next level available is Formal Review by OCHAMPUS. A request for Formal Review must be made in writing within 60 days of the date of the notice of the Reconsideration decision. It should be sent to: OCHAMPUS, ATTN: Appeals and Hearings, Aurora, CO 80045.

A request for Formal Review should include, as a minimum, the following:

- a statement of what you feel was wrong with the Reconsideration decision
- a copy of the Reconsideration decision
- any additional information you think would be helpful

The matter being appealed will be reviewed by the Deputy Director, OCHAMPUS (or designee).

Independent Hearing -- Level #3

If the Formal Review does not settle the matter and the amount in dispute is more than $300, the final appeal level is a Hearing conducted by an independent Hearing Officer.

The Hearing is an opportunity for all parties involved to present their viewpoints in person. It is conducted by an impartial hearing officer and is not a formal court proceeding.

A request for Hearing must be made within 60 days of the date of the notice of the Formal Review decision. It should be addressed to: OCHAMPUS, ATTN: Appeals and Hearings, Aurora, CO 80045.

A request for Hearing should include, as a minimum, the following:

- a statement of what you feel was wrong with the Formal Review decision and why you feel it was wrong
- a copy of the Formal Review decision
- any additional information you think would be helpful

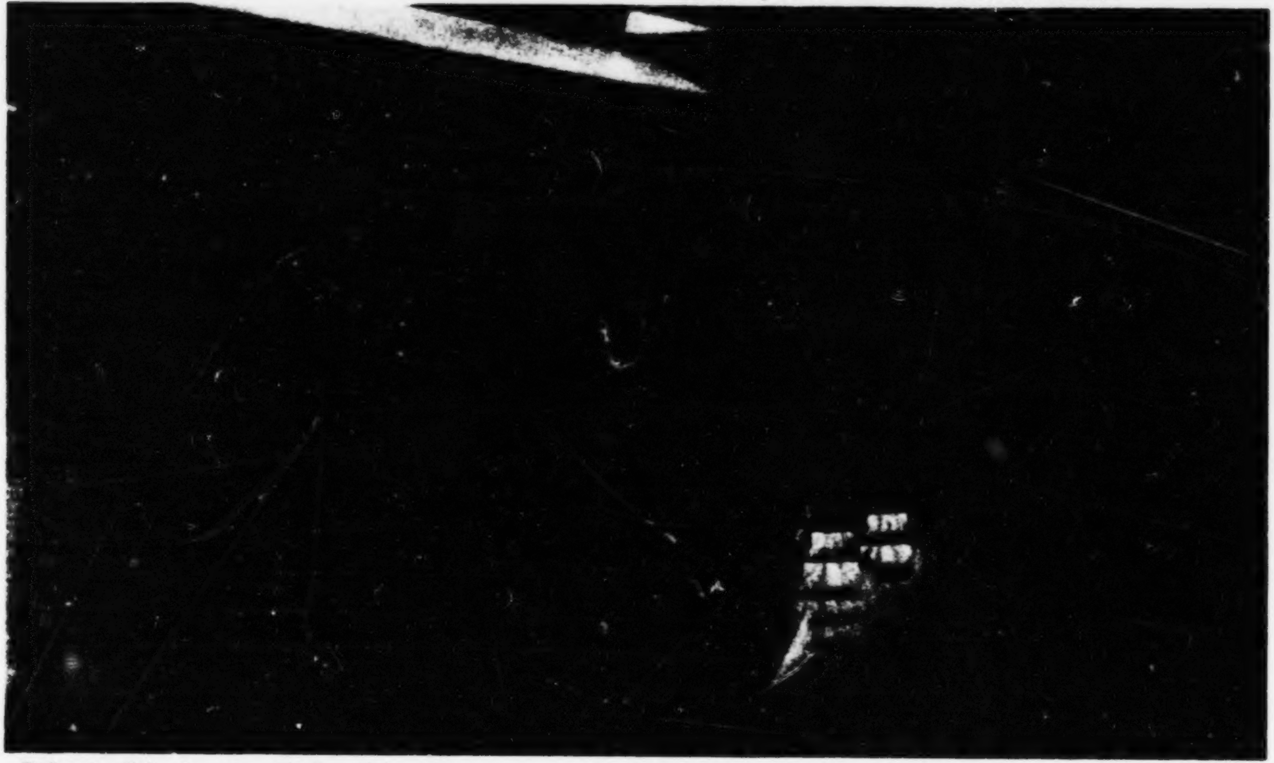
The Hearing will be scheduled at a time and place that is convenient for the beneficiary or participating provider. After all viewpoints have been presented, the hearing officer submits a Recommended Decision to OCHAMPUS. If OCHAMPUS does not agree with the Recommended Decision or if the Recommended Decision is not in favor of the appealing party. The Recommended Decision is forwarded to the Office of the Assistant Secretary of Defense (Health Affairs) for issuance of a Final Decision. The Final Decision is the last step in the CHAMPUS administrative appeal process.

ADDITIONAL INFORMATION

Additional information about CHAMPUS appeal procedures can be obtained from one of the following:

- The CHAMPUS Advisor or Health Benefits Advisor at a Uniformed Service medical facility
- The Fiscal Intermediary that proceses claims in your geographic area
- Appeals and Hearings, OCHAMPUS, Aurora, CO 80045
- Director, OCHAMPUSEUR, APO New York 09102 or, for those who cannot use the APO system, Director,OCHAMPUSEUR, 144 Karlsruherstr., 6900 Heidelberg, FRG (for countries in Africa and the Middle East as well as those in the U.S. European Command)
- OCHAMPUSPAC, Hawaii Medical Services Association, P. O. Box 860 Honolulu, Hawaii 96808 (for those in the Pacific)
- OCHAMPUSSO, Mutual of Omaha, CHAMPUS program, Mutual of Omaha Plaza,Omaha, NE 68175

A copy of the Department of Defense CHAMPUS Regulation(DoD 6010.8-R)may be reviewed in the office of a CHAMPUS Advisor or Health Benefits Advisor or a copy can be purchased from the Superintendent of Documents, U. S. Government Printing Office, Washington,D.C. 20402 (Stock No. 008 001 00102-9).



"Ghost Ship in the Sky", this photo was taken 160 miles off Cape Cod by MCPO Charlie J. DUGAN while on Fish Patrol in September 1972. Photo courtesy of MCPO Charlie J. DUGAN.

Changes in Social Security

Recent legislation (P. L. 97-35) made a number of changes in Social Security and Medicare benefits. In general, the changes are designed to strengthen the financial status of the program by trimming certain unearned and unintended benefits that are not related to the original purpose of the Social Security and Medicare programs.

Changes in student benefits

Benefits paid to unmarried full-time students between 18 and 22 who are attending college or other post-secondary schools will be phased out by April 1985. Student benefits are based on the work record of a parent who has retired, become disabled, or died.

Students receiving benefits as of August 1981 who begin post-secondary school before May 1982 will continue to get payments through April 1985, but at a reduced rate. The benefits will be reduced by 25 percent each year beginning with 3 October 1982 checks until the benefit is completely eliminated or the student otherwise becomes ineligible. In addition, student benefits will no longer be paid for the summer months -- May, June, July, and August -- even if the student attends school during those months.

Students who become eligible for benefits for September 1981 or later will get checks only for months they attend school full time through July 1982.

Benefits will continue to be paid to children of retired, deceased, or disabled workers until they reach 18, or to age 19 if they are attending high school or elementary school.

People who need more information on student benefits can get a free copy of the pamphlet *Social Security checks for students 18-22* at any Social Security office.

Parent's benefits end when child reaches 16

Under the old law, benefits were paid to a mother or father caring for a child receiving benefits as the dependent of a retired, disabled, or deceased worker until the child reached 18. Under the new law, the parent's payments will stop when the child turns 16 unless the child is disabled. Benefits to the child will continue until he or she reaches 18. The new law is effective September 1981 for people who first became entitled to parent's benefits after August 1981. Parents who were getting benefits in August 1981 will continue to get benefits until the child reaches 18 or through August 1983, whichever comes first.

Lump-sum death payment restricted

If a worker dies after August 1981, the $225 lump-sum death payment can be made only if an eligible husband or wife survives or there is a child entitled to benefits. Under the old law, if there was no spouse who was living with the worker at the time of death, the lump-sum payment could be paid to whoever paid the burial expenses or to the funeral home.

Open enrollment period for medical insurance changed

The new law repeals the 1980 change which provided for year-round open enrollment in the medical insurance part of Medicare which helps pay for doctor bills and many other services and supplies not covered by hospital insurance. This means that if you do not sign up for medical insurance when you first have the opportunity or if you drop the coverage, you can enroll only during the first 3 months of the year.

Minimum benefit restored

Legislation enacted in December 1981 restored the minimum Social Security benefit to some 3 million people currently receiving it and people who first became eligible before January 1982. People who become eligible for benefits after 31 December 1981 (for example, workers who reach age 62 after that date) will have their benefit amounts figured solely on the basis of their average earnings, without regard to a minimum benefit level.

The action rescinded the provision included in the Omnibus Budget Reconciliation Act of 1981. That Act had provided that starting in March 1982 all benefits would be based solely on the worker's average earnings covered by Social Security.

The same legislation requires for the first time that Social Security taxes be paid for the first 6 months of sick pay. The measure is expected to cover much of the cost of the minimum benefits.

Other changes in Social Security and Medicare are summarized in the box below.

CHANGES IN SOCIAL SECURITY AND MEDICARE
As of 1 January 1982

TAX RATE	1981	1982
Employees and Employers	6.65 %	6.70 %
Self-employed	9.30 %	9.35 %
WAGE BASE: (The maximum amount of annual earnings on which taxes are paid for Social Security)	$29,700	$32,400
EARNINGS TEST: (The amount people can earn annually without having any Social Security benefits withheld. For every $2 earned over the exempt amount, $1 in Social Security benefits is withheld.)		
Age 72 and over	Earnings test does not apply	
Age 65-71	$5,500	$6,000
Under age 65	$4,080	$4,440
SOCIAL SECURITY CREDITS: (The amount a worker must earn to receive one quarter of coverage. A maximum of four quarters of coverage can be earned in any one year.)	$310	$340
MEDICARE HOSPITAL INSURANCE: (Beneficiary cost for covered services in a benefit period.)		
For the first 60 days of hospital care	**$204**	**$260**
For the 61st through 90th day in the hospital	**$51 a day**	**$65 a day**
For the 60 reserve days	**$102 a day**	**$130 a day**
For the 21st through 100th day in a skilled nursing facility	**$25.50 a day**	**$32.50 a day**
Medicare annual medical insurance deductible	**$60**	**$75**

Money Talk
From Retired Pay

Reprinted from Retirement Services Newsletter Headquarters 7th Infantry Division and Fort Ord, CA.

Payment of SBP/RSFPP costs when Retired Pay is waived:

If you have elected to participate in the Survivor Benefit Plan (SBP) or the Retired Serviceman's Family Protestion Plan (RSFPP), and have waived, or will waive your military retired pay in favor of VA compensation, or to combine your active military service with civil service for civil service retirement purposes, this information is of interest to you.

Waiver in Lieu of VA Compensation:

You may pay for SBP/RSFPP costs by allotment from your VA compensation, payable to the Coast Guard Military Pay Center, Retired Pay Branch, or;

You may make direct payment each month to the Military Pay Center by check or money order. Even though your retired pay is fully waived, the Military Pay Center will continue to send you a retired pay statement each time there is a change in your retired pay entitlement. That statement will show what your new SBP cost is whenever there is a retired pay increase (RSFPP costs do not change). Since you will not receive the statement until near the end of the effective month of the increase (all pay changes are effective on the first day of the effective month), Your SBP cost will already be underpaid for at lease that one month. Consequently, when you send in your next SBP payment to Military Pay Center,you must add to the payment the cost increase for that one (or more) month(s) you are in arrears. If you are making your SBP payments from your VA compensation, there is an added problem. VA electronically increases your allotment. However, they also receive notice of the increase too late in the new month to pay the new rate as of the effective date, and their computer will direct payment to the Military Pay Center for the difference between the old and new rate for the month(s) that VA got in arrears because of the computer delay. There is the possibility of another complication if you are making direct payments to the Military Pay Center for your SBP/RSFPP cost. Occasionally the VA computer picks up the name of a retiree who is making direct payments to SBP/RSFPP. When that happens, the computer cranks out an allotment payment to Military Pay Center thereby creating an overpayment to the retiree's SBP/RSFPP cost account. You probably will not be aware of this until you receive your monthly VA compensation check or deposit slip and see that you have been underpaid. When this happens, the Military Pay Center computer temporarily holds the VA payment until the overpayment is confirmed. At that time the amount of overpayment is sent to the retiree (not to VA). Now, it becomes the retired member's responsibility to notify his/her VA Regional Office of their erroneous allotment payment, and request it be immediately discontinued.

10% Reduction in Federal Income Taxes Withheld

Effective 30 June 1982, retiree's pay checks will reflect a 10% reduction in Federal Income Taxes Withheld. This is the second phase of the President's 25% reduction of Federal Income Taxes Withheld over 3 calendar years (5% Oct 81, 10% Jun 82, 10% Jun 83). The decreased withholding will be automatically reflected in retired members' pay checks, commencing 30 June 1982. Annuitants must submit a written request to the Retired Pay Breanch to receive the reduced withholding. If any retired member does not desire this 10% reduction, he/she must notify the Retired Pay Branch before 31 May 1982. The notification should be in letter form containing the member's full name, social security number, and signed by the member. Remember, only the member's signature will be accepted unless there is on file with the Retired Pay Branch a record of guardianship/trustee or power-of-attorney.

Nostalgia Nook

Sea Drama: yesterday and today

Reprinted with permission of the Daily Advance in Elizabeth City, NC
Written by Assistant News Editor Gail Gregory

Fifty years ago today, Tommie G. Meekins and five other Coast Guard Surfmen risked their lives to save six drowning men stranded off the Coast of Cape Hatteras in terrifying 50-foot-high seas.

The picture in Meekins' mind of the desperate fishermen lashed to the mast of their sinking trawler, aground on Diamond Shoals, has so haunted him through the years that he finds he must have his story told.

Last summer he asked Catherine Midgett, an artist in Elizabeth City, to try to paint the tragedy of that stormy winter morning in the Atlantic from sketches he provided her and from his heartfelt recollections. And she did it. So well, in fact, Meekins likens the recreation to what must have been her intuitive knowledge of the scene, as though she had been there herself.

A young man of 22, stationed at the U. S. Coast Guard Lifeboat Station at Hatteras Inlet, Meekins and 16 other Surfmen were up and about on December 9, performing their normal duties. A mean storm from the Gulf was brewing, and "the humidity was so high, so much salt and spray, that you couldn't see out of the windows; they were dripping like rain," he recalls.

At 11 a. m., the telephone rang, and the Officer in Charge, Levine W. Midgett, answered. The Station at Caffey's Inlet reported that a 70 foot fishing trawler had beached itself up the coast from Hatteras, and that they had left behind a twin trawler the Anna May, aground at sea with six men aboard.

Midgett came into the crew's living quarters and addressed the Surfmen, "Men, we got a trawler aground on Diamond Shoals."

At the same moment, not knowing of the report,Motor Machinist Mate Dallas Williams came into the station from his duty post at the dock.

"The lifeboat is just as wet as the ocean," said Williams. "Can't get it started at all." The lifeboat was a new 36-foot rescue model, built to withstand heavy surf in situations such as the one before the crew at Hatteras Inlet.

They all went down to the pier, carrying extra batteries, to work on the craft's engine. "We tried everything in the book to get it started," says Meekins. Finally, four hours later, at 3 p.m., the boat fired up.

The fatal moment had arrived. With incredibly windy, stormy seas in sight,Midgett had to ask the crew, "I want volunteers. I can't guarantee we'll get back, but I want volunteers. If I can't get volunteers, I'll decide who's going."

Without hesitation, Meekins, Williams, Richard J. Scarborough and Guy C. Quidley stepped forward. The mission had begun.

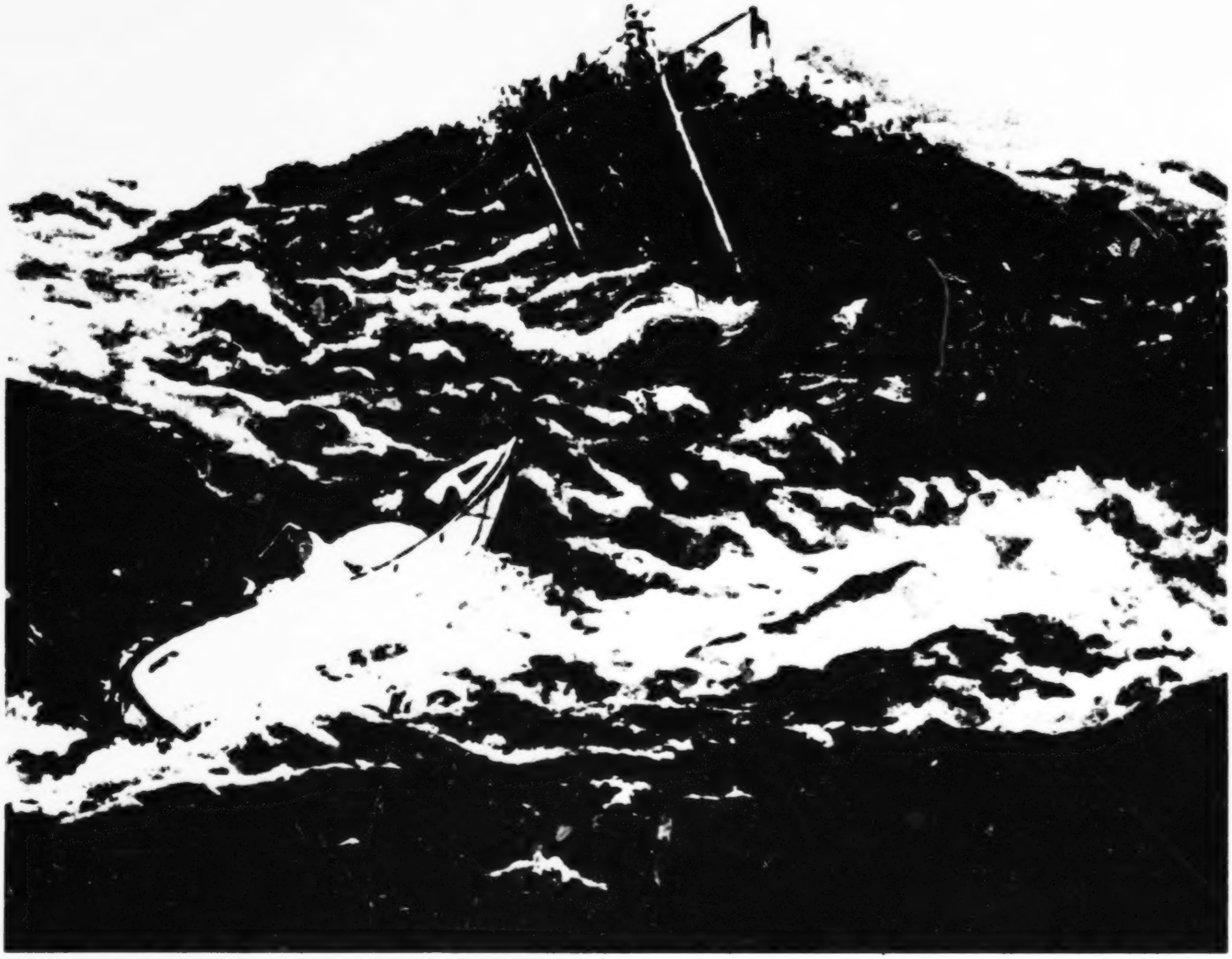
Scarborough and Quidley posted themselves at the rear of the boat, Williams climbed into the engine room, Meekins lashed himself in the bow of the boat, and Midgett took the helm.

As they attempted to manuever the craft over the bar where the waves broke, 35-foot swells smashed onto the deck. For almost a mile, the boat stayed half-submerged.

"So much water filtered through her, that six inches of sand and pebbles had caked on the decks," says Meekins. It took 1 1/2 hours to make it over the bar.

By then it was late in the afternoon. Mindful of approaching darkness, Midgett asked the Surfmen whether they wanted to stay at sea that night or try for the shore. Everyone but Meekins wanted to go back.

For another hour and a half, by reversing power and dropping the drogue (a funnel anchor), the little boat made it to shore by nightfall.



Artist Catherine Midgett painted this picture of the rescue from MEEKINS' description of the event. Photo by Joe Swift, Staff photographer for Daily Advance, Elizabeth City, NC. Photo courtesy of BMC Tommie G. MEEKINS.

At daybreak, on December 10, the crew was back in the water, this time with an additional volunteer, Summer M. Scarborough. By this time, the storm was blowing full force, churning the water into 50-foot waves.

Meekins recalls saying to the boat on the way into the seas, "Alright, young lady, bring us through this and we'll bring you back safe."

"I was most scared until we got over the bar," says Meekins. "I thought the boat would upend."

The rescue skiff then traveled 22 miles from Hatteras Inlet and turned into the Shoals, meeting waves and a howling wind from all sides. The sinking trawler came into view.

"When we sighted the trawler in the distance, all we could see was her mast," said Meekins. The crew of the Anna May had tied themselves to the 55-foot high crossarms to save themselves from the pounding ocean.

"It was not a pretty sight. They had been lashed to the mast for 36 hours," said Meekins.

The crew of the Anna May were later to recall to Meekins, "We were getting ready to cut loose and take our chances when we saw a little white spot in the distance.

It was the prettiest picture we'd ever seen in our lives."

Midgett positioned the rescue craft near the fishing vessel and as waves peaked over the trawler mast, the stranded men cut themselves loose, one at a time, to ride the waves into the direction of their rescuers.

"The seas beat us unmercifully," says Meekins. "Sometimes it would be five, six, seven minutes when we'd never see one another (on the boat). Sometimes we'd hold our breaths so long, didn't know if she'd (their boat) free herself long enough to get another one."

As the trawler crew swirled around in the current like so much driftwood, "Sometimes they'd be 50 feet above us, and then 50 feet below us," said Meekins. "It felt like everything inside you was coming out when the boat would fall 50 feet.

The rescue crew threw life rings out to the drowning men, over and over again, while Midgett wrestled with the craft to keep it afloat. "There was a wildcat at the helm. He was tough. He hung onto that boat and he fought," says Meekins of the Officer in Charge.

Struggling for an endless time, Meekins finally managed to pull the first drowning man from the frothy current.

"After I got him into the boat he said to me, 'Damn, I'm glad I didn't drown!' And then he passed out," says Meekins.

"I turned him on his stomach and pressed him with my foot. I know I pressed a gallon of water out of him says Meekins. "Then I shoved him head first into the cabin and threw a blanket over him."

In the midst of frantic attempts to save the drowning men, two of the trawler's crew were washed past the rescue boat and into the storm. But as luck would have it, and there was a lot of luck going around that day, a backup surfboat from Cape Hatteras Coast Guard Station was 500 yards north, and was able to pull aboard the two stragglers.

After a confusing struggle with wind, waves and frightening lurches up and down the ocean's crest, the Hatteras Inlet rescue team pulled the last drowning man out of the ocean. It was mid-afternoon. The entire crew of the sinking fishing trawler was rescued.

Not a moment too soon. "Just as soon as we got the four aboard, the Anna May split apart and the masts fell over," says Meekins. "We got the heck out of there and headed for shore.

The craft finally made it to Hatteras Inlet after many more hours of fighting through stormy currents. And when the drenched and exhausted men all quietly left the battered boat and walked up the dock, Meekins recalls, "It was a solemn time. There was no talk. It was something like being shoved up in front of a firing squad and then they didn't shoot at you. You felt thankful you got out of there alive."

About a year after the incident, the six Coast Guardsmen who saved the lives of the men of the Anna May were presented with the Congressional Silver Lifesaving Medal by District Coast Guard Commander A. J. Price and Congressman Lindsey C. Warren.

Meekins' medal reads: "To Tommie G. Meekins for bravely rescuing several men from drowning December 10, 1931." That citation is encircled by the words "In testimony of heroic deeds in saving life from the perils of the sea."

Today, 50 years later, a walk near the waterfront in the teeth of a cold wind blowing off the Pasquotank River brings a new vision.

No matter how ordinary things may be here on shore, somewhere in the Atlantic the cruel forces of nature are forever moaning, churning the lonely seas, unmindful of the human life that walks nearby.

No one knows that better than Tommie Meekins.

Employment

Career Opportunities

Raytheon Marine Company, in the field of marine electronics, has several opportunities due to continued growth and expansion:

Senior Radar Design Engineer: BSEE and 10-12 years experience in digital signal processing are required. Responsibilities include establishing design parameters and determining design feasibility and compatibility. Prior supervisory experience and and background in graphic displays is a plus.

Radar Design Engineers: BSEE and 3-5 years experience in designing TTL and CMOS type circuits and high speed applications. Prior background with microprocessing circuits is desired.

Communications Engineer: BSEE and 3-5 years experience in testing and evaluating VHF and RF radio systems. Prior project level responsibilities are desirable.

Software Design Engineer: BSEE and 2-5 years experience in microcomputer and microprocessor software design navigation application is desirable.

Power Supply Engineer: BSEE and 5-7 years prior experience in designing and evaluating switching power supplies. Ability to analyze and resolve design related problems and conduct manufacturing feasibility studies are necessary.

Attractive starting salaries and excellent fringe benefit package. Interested applicants should forward their resume including a salary history to:

Employment Manager
Raytheon Marine Company
676 Island Pond Road
Manchester, NH 03103

Navy JROTC Program

The NJROTC Program, hosted by senior high schools throughout the country and in Guam, provides a second career opportunity for former personnel.

The program employs a minimum of two instructors at each school. Naval Science Instructors (NSI), who must have a Baccalaurate degree, are former commissioned officers -- CWO2 to CAPT -- and Assistant Naval Science Instructors (ANSI),former enlisted members - PO1 to MCPO and W-1's - must have high school diplomas or equivalent.

Curriculums taught include citizenship, leadership, naval history - orientation, basic seamanship, and navigation.

Minimum salaries are at least equal to the difference between annual retired pay & active duty pay and allowances, excluding incentive pay. Individual instructors may negotiate with the school for additional pay or fringe benefits.

Applicant must be certified by the Coast Guard, have at least 20 years of active service, and have been retired less than 3 years when they apply. Active duty personnel are not to apply for NJROTC teaching positions more than 1 year prior to their anticipated separation from service. More information may be obtained by contacting the nearest NJROTC area manager:

Area 4	Warminster,PA	(215)441-2179
5	Norfolk,VA	(804)444-7214
6	Charleston,SC	(803)743-4251
7	Orlando,FL	(305)646-5972
8	New Orleans,LA	(504)361-2578
9	Great Lakes,IL	(312)688-2187
11	San Diego,CA	(714)235-3670
13	Seattle,WA	(206)527-3363

Government Contracting

Procurement, cost analysis and property personnel for intermitent or part-time consulting opportunities. Federal Government or military retired with recent experience preferred. Must know regulations, solicitation, negotiation, and have writing skills. Compensation will be above journeyman level hourly rates. Personnel will be considered as independent contractors. Send SF 171 and/or resume to Precision Management Analysis, Inc. 405 Milfan Drive, Capitol Heights, MD 20743.

Diesel Supervisor

Responsible for the operating and maintenance of a 1.3 million GPM Diesel Pumping Station. $18,000.00 to $26,000.00 per year, plus overtime. Prefer EN1, ENC/MKC or W-1. Must have completed High School and have supervisory experience. Send resume to:

Rea F. Fetzer, Assistant Superintendent
South Florida Water Management District
Pumping Station S-5A
Loxahatchee, FL 33470

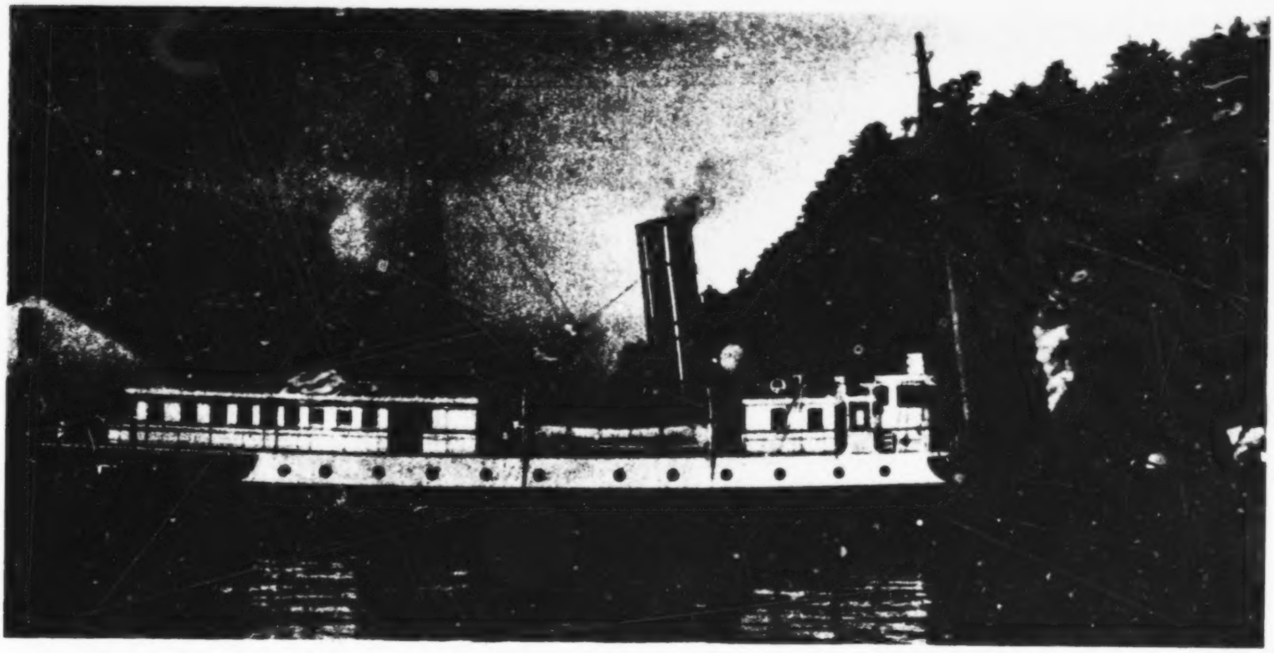
or call (305) 793-2524 for application.

Instructor Positions

Several instructor positions are available to teach Basic Seamanship, Boating Safety, Rules of the Road, Basic Boat Handling, Repair of Marine Engines and Electronics Marine Aids at the Chapman School of Seamanship and Maritime Arts, Palm City (Stuart), Florida.

Salary $7.00 - $9.00 per hour and up to 40 hours per week. Qualified enlisted or commissioned retirees write Post Office Box 858, Palm City (Stuart), Florida 33490 and enclose a brief resume of service experience. No formal educational degrees are required, qualifications are based on practical Coast Guard experience. It is preferred that you be living in the Palm City area or willing to relocate at own expense.

The Chapman School is a non-profit educational institution and dedicated to teaching the Basic Maritime Arts in courses of 16 weeks duration, year round.



CGC ROSE (WAGL 242) berthed at Buoy Depot, Tongue Point, Astoria, OR., during 1941. Photo courtesy of MKC Ken G. MURRAY, U.S. Coast Guard (Retired).

SURVIVOR BENEFIT PLAN ELECTION CHANGE UNDER PL 97-35 (FOR USE ONLY FROM 1 OCT 81 to 30 SEP 82)	Reserved for Service Use Only		

SECTION I – INFORMATION CONCERNING MEMBER

1. Name & Current Address	2. SSN/SN	2a. Date of Birth	2b. Retirement Date

SECTION II – MARITAL AND DEPENDENCY STATUS

3. Are you married? ☐ Yes ☐ No	4. Do you have dependent children? ☐ Yes ☐ No

SECTION III – COVERAGE CHANGE

5. Change in Survivor Benefit coverage as follows:

a. *FROM no coverage to:*

- ☐ Spouse, based on full retired pay
- ☐ Spouse, based on a reduced base amount
- ☐ Child(ren), based on full retired pay
- ☐ Child(ren), based on a reduced base amount
- ☐ Spouse and children, based on full retired pay
- ☐ Spouse and children, based on a reduced amount
- ☐ Natural person with insurable interest (may be elected only if you have no spouse and/or children

b. *FROM spouse coverage on a reduced base amount to:*

- ☐ Spouse coverage based on a higher, reduced amount
- ☐ Spouse coverage based on full retired pay

c. *FROM child coverage on a reduced base amount to:*

- ☐ Child coverage based on a higher, reduced base amount
- ☐ Child coverage based on full retired pay

d. *FROM child(ren) coverage only to:*

- ☐ Spouse and children, based on full retired pay
- ☐ Spouse and children, based on the current reduced base amount in effect for children
- ☐ Spouse and children, based on a reduced base amount which exceeds the current reduced base amount in effect for children

If the boxed check is to provide an annuity based on a reduced portion of retired pay, indicate the amount of retired pay to be used.

$ ____________

REDUCED BASE AMOUNT

NOTE: THIS IS NOT THE AMOUNT OF THE ANNUITY PAYABLE BUT THE AMOUNT OF REDUCED RETIRED PAY THE ANNUITY WILL BE BASED ON. THE REDUCED AMOUNT IS SUBJECT TO COST-OF-LIVING INCREASES IN THE SAME PROPORTION AS FULL RETIRED PAY.

IMPORTANT: This election to participate in the Survivor Benefit Plan (SBP) is effective when received by the Secretary concerned. Cost for SBP coverage shall begin on the first day after the month after election is effective.

IMPORTANT: The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully.

SECTION IV – SPOUSE AND/OR CHILDREN INFORMATION (list additional names on reverse)

6. Name of Spouse	7. SSN	8. Date of Birth	9. Date of Marriage

10. List all dependent children as defined in Section VII.

Last name, first, M.I.	Date of Birth	SSN	Relationship

SECTION V – INSURABLE INTEREST COVERAGE

11. If you are unmarried and have no dependent children, and you checked the block marked natural person with insurable interest, complete this section with information pertaining to person you want to receive an annuity. See Section VII for definition.

12. Last name, first, M.I.	13. SSN	14. Relationship
15. Mailing address		16. Date of birth

SECTION VI – SIGNATURE

Signature of Retiree	Date	Signature of Witness

BEST DOCUMENT AVAILABLE

SECTION VII – INFORMATION ON THE SURVIVOR BENEFIT PLAN (SBP)

Definition of Dependent Child. A dependent child must be unmarried and:

a. Be under 18 years of age.

b. Be between ages 18 and 22 and pursuing a full-time course of study and/or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution (see item e. below.)

c. Be a child of a previous marriage, adopted, or a step, foster, or recognized natural child who has lived with you in a regular parent-child relationship and of your present or as indicated in a and b above or d below.

d. Be incapable of self-support because of a mental or physical incapacity which existed before the 18th birthday, or was incurred before age 22 while pursuing a full-time course of study of training. (See item e. below.)

e. If your child(ren) is (are) defined by item b or d above, an affidavit to that effect signed by the registrar or physician, respectively, must be furnished to Retired Pay Department, NAVFINCEN.

Definition of natural person with insurable interest. Any person who can reasonably expect financial benefit from you while you live may be considered as a natural person with an insurable interest. This person may be any close relative such as a child not dependent upon you for support or a close business associate. If person named is not more nearly related than cousin, attach a statement of Proof of Financial Benefit.

SECTION VIII – MONTHLY COST AND AMOUNT OF SURVIVOR ANNUITY

a. Spouse only (no eligible children). Cost of coverage is 2½ percent of the first $300, plus 10 percent of any designated retired pay in excess of $300. If coverage is elected for a dependent child acquired subsequent to retirement, cost of coverage will be increased: The increase in cost is effective the first day of the month following eligibility of such child: (See "c" below.)

b. Spouse and eligible children. The cost of coverage will be 2½ percent of the first $300 of the base amount plus 10 percent of the remainder plus a slight additional charge for children's coverage that will vary depending on your age, your wife's age, and the age of your youngest child. The additional charge should be generally about one-half of one percent of the amount of retired pay designated. (See "c" below.)

c. If your spouse becomes ineligible through divorce, annulment or death, no cost is due for any month in which there is no beneficiary. If you remarry, the cost will be reinstated the first anniversary of the date of remarriage, unless child is born of that marriage prior to the first anniversary date.

d. Eligible children only (no spouse). The cost of coverage will vary depending on your age and the age of your youngest child but should generally be about 3 percent of the amount of retired pay designated.

e. Cost reduction – children. When all children cease to be eligible for an annuity, the additional cost for child coverage shall stop. The reduction in cost is effective the first day of the month following that in which the last child ceases to be eligible for an annuity.

f. Natural interest person. Cost of coverage is 10 percent of full retired pay, plus an additional 5 percent of full retired pay for every full five years that your age exceeds that of the natural interest person. The total cost may not exceed 40 percent of retired pay.

g. Annuity – Spouse and/or eligible children. Full coverage provides an annuity of 55 percent of retired pay. Reduced coverage provides an annuity of 55 percent of reduced amount elected.

h. Annuity – Natural interest person. The annuity payable is 55 percent of retired pay remaining after cost of coverage has been subtracted.

i. Cost-of-Living Increases (CLI). The cost is subject to change based on CLI's in retired pay. Annuities paid to survivors of deceased members are also CLI adjusted.

PRIVACY ACT STATEMENT

AUTHORITY: Public Law 92-425, EO 9397 as amended

PRINCIPAL PURPOSE(S): Used by members retired on or before 13 August 1981 to enroll in the Survivor Benefit Plan or increase previously elected coverage.

ROUTINE USES: Uniformed Services review form for completeness, validate andd record level of participation.

DISCLOSURE IS VOLUNTARY: However, the information transmitted in this form is necessary to administer the above law. Without it, retirees could not change their previous elections.

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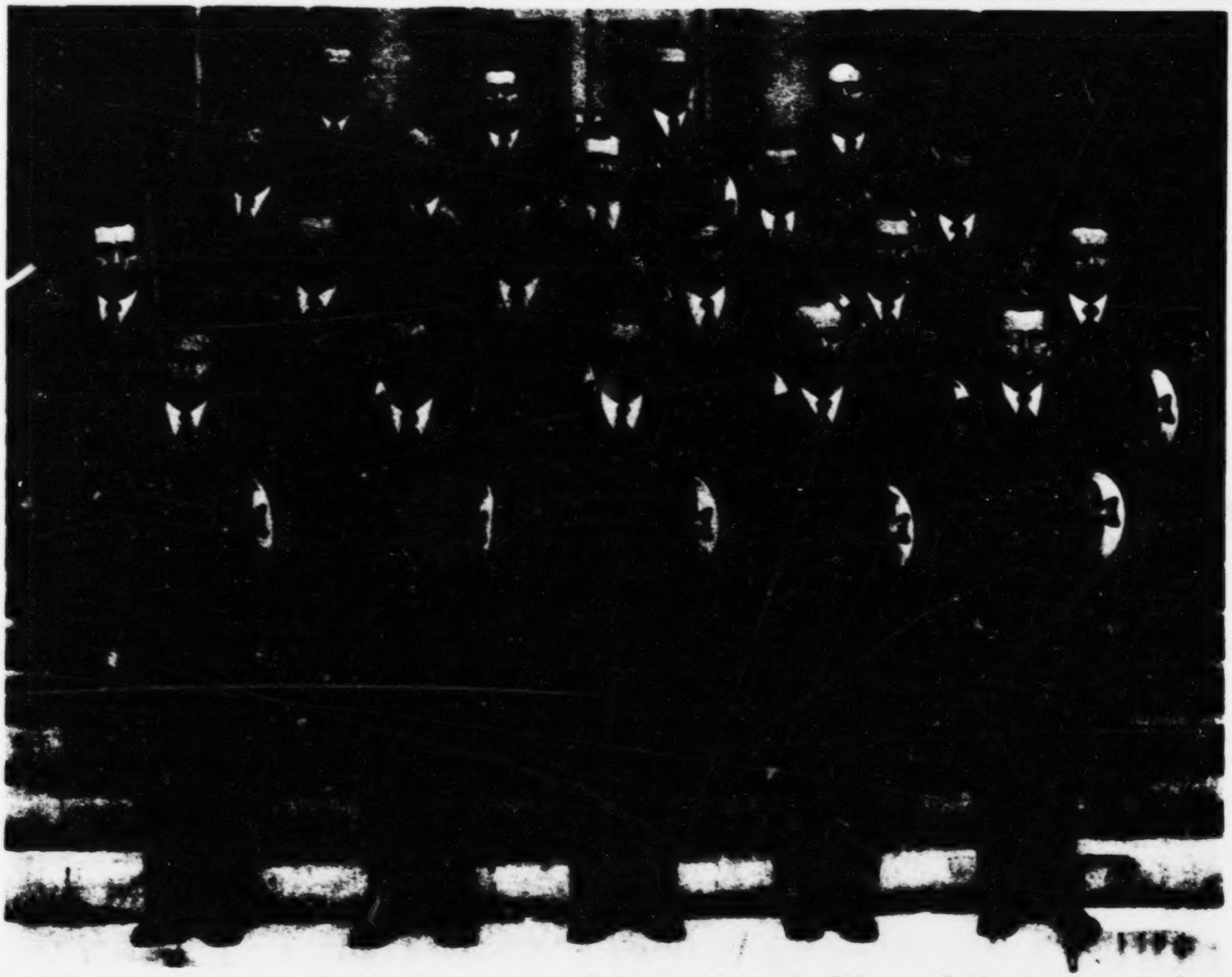

Pictured above is one of the first group of former licensed officers of the Merchant Marine who were commissioned in the Coast Guard under provisions of Public Law 80-219. Taken at the Academy on 15 September 1950, where the group assembled to attend Officer Indoctrination School, all shown came with a Merchant Marine background except for William Harvey, who was a Reserve Graduate of OCS.

Front row, left to right: Robert Valentine, Paname Canal Pilot; Ben Rush, USCG Retired; William St. George, USCG Retired (deceased); Nat Main, USCG Retired (deceased); Ed Schmidt, USCG Retireed.

2nd Row, left to right: William Harvey, USCG Retired; Tom Duncan, USCG Retired; Vincent Mitchell, USCG Retired; John Corso, USCG Retired; Adam Zabinski, USCG Retired; Ross Moore, USCG Retired.

3rd row, left to right: William Richter, USCG Retired (deceased); Roger Swain, retired Panama Canal Pilot; Andrew Skucy, Puget Sound Pilot; William Brasier, USCG Retired; Richard Houlette, USCG Retired.

Back Row, left to right: Edgar Carlson, San Francisco Bar Pilot; George Treffs, USCG Retired (deceased); Robert Bloxsom, USCG Retired; Walter Johnson, USCG Retired.

SPECIAL MIO SAN FRAN REUNION

Considering a late summer or early fall reunion for those men and women, officer, enlisted, civilian, and widows thereof, who were assigned to Marine Inspection, San Francisco, between 1950 and 1960. Those interested please contact Ben Rush, 431 Nova Albion, San Rafael, CA 94903.

Widows Recognition

Mrs. Loy W. Renshaw
(widow or CAPT Loy W. A.)
1119 S.W. 13th Street
Boca Raton, FL 33432

Mrs. Elizabeth P. Eve
(widow of CAPT Edward A. Jr.)
45 N. Glen Woods Rd
Gales Ferry, CT 06335

Mrs. Dorothea Bonner
(widow of YN1 Bernard L.)
188 Collfield Avenue
Staten Island, NY 1030

Mrs. Clara L LaPlace
(widow of LT Louis E.)
2009-L Avenue
Anacortes, WA 98221

Mrs. Catherine Moore
(widow of CWO3 Thomas G.)
52 Broadway Street
Ridgetown, Ontario
Canada, NOP2CO

Mrs. Eugenia Henderson
(widow of BM1 Arthur R.)
27 Hancock Street
Abington, MA 02351

Mrs. Kathryn J. Rheingans
(widow of WO1 Walter C.)
1402 Shorehaven Drive
Garland, TX 75040

Mrs. Helen D. Hennies
(widow of BM1 George W.)
12139 Hwy 20
Grass Valley, CA 95945

Deceased Coast Guard Personnel

(All persons are Coast Guard retired unless otherwise noted.)

Name and Pay Grade	Status	Date of Death	Place of Death
BMC Nicholas SEBASTIAN		1 November 1981	Fairfield, CA
BMLC Elton W. KIRKPATRICK		29 November 1981	Smithfield, RI
CAPT John P. FOX		7 December 1981	Columbia, SC
BM1 Wardie R. HOLTON		14 December 1981	Newbern, NC
ENC Wesley G. SOMMERS		24 December 1981	San Diego, CA
SD1 Willard STANCIL		2 January 1981	Boston, MA
RM2 Robert BOWDEN	INACTIVE	10 January 1982	Salisbury, MD
LT Wesley V. COMPTON	INACTIVE	12 January 1982	Santa Rosa, CA
YN1 Bernard L. BONNER		20 Janruary 1982	Staten Island, NY
CDR Cameron A. HATFIELD	INACTIVE	27 January 1982	Chebeague Island, NY
BMC Mike LODINE		6 February 1982	Lakewood, OH
CWO3 Alfred F. CROSE		8 February 1982	Salem, OR
BMC Isaac S. WILLIAMS		13 February 1982	New Bern, NC

LTJG John J. GIBBS Jr.		14 February 1982	Pt Pleasant, NJ
DC3 Edward A. CARBAUGH	ACTIVE	16 February 1982	Portland, OR
CDR Jack M. HART		16 February 1982	NOT YET RECEIVED
EMCS Joseph M. KING		16 February 1982	Gainesville, FL
ENC Dallas L. TOLSON		16 February 1982	Chesapeake, VA
AEC Rodney G. LINFOR		18 February 1982	San Francisco, CA
SA William T. MUSE		20 February 1982	Goshen, NY
SKCM Robert L. CLARK		26 February 1982	Virginia Beach, VA
BM1 Robert W. COX Sr.		26 February 1982	Pensacola, FL
CWO4 Ray W. HALL		26 February 1982	Lomalinda, CA
LT James M. VICENT		27 February 1982	Tucson, AZ
LT Santiago P. OUINONES		28 February 1982	San Pedro, CA
BMC Benedict D. BUSCHER		1 March 1982	Oswezo, NY
ENS John SUNDFOR		2 March 1982	NOT YET RECEIVED
CAPT Thomas A. NOLAND		3 March 1982	Bentonville, AR
WO1 James J. ZENAHLIK		3 March 1982	Spokane, WA
BMC Thomas E. BEHELER		7 March 1982	NOT YET RECEIVED
ENC Charlie N. NELMS		7 March 1982	Charleston, SC
CSC Charles G. STARLING		7 March 1982	Norfolk, VA

Recognition Letter

REQUEST FOR INCLUSION OF NAME AND ADDRESS IN NEWSLETTER

(date)

Attn: Chief, Retired Military Affairs Branch:

I request that my name and address indicated below be published in the next issue of the Coast Guard Retiree Newsletter. I am the widow of

(Deceased member's rate/rank,full name,SSN/service number

NAME AND ADDRESS
(please print)

(Signature)

☆U.S. GOVERNMENT PRINTING OFFICE: 1982—361-426/2074

SEP 1 1982

RETIREE NEWSLETTER

Jun 1982 "They Also Serve" Issue 6-82

U.S. Department
of Transportation
**United States
Coast Guard**

ORIGINAL

23

COAST GUARD
44387

Newsletter Staff

Mr. Robert R. Harber
LCDR Leon D. Howell
CWO3 Lewis J. Tolleson
YNCS Nelson A. Naber
YNC Johnny L. Lineberry
YN2 David M. Ablitz
Ms Linda Bennett

Toll-Free telephone numbers & addresses:

Military Retired Affairs:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
Tel: Toll-free 1-800-424-7950
Commercial (202) 426-0276

Retired Pay:
Commanding Officer (RET)
U. S. Coast Guard
Military Pay Center
6501 Lafayette Avenue
Riverdale, Maryland 20737
ATTN: Retired Pay Branch
Tel:
Commercial (301) 436-7775 (through 8/1/82)
(913) 752-2657 (after 8/2/82)

The Retiree Newsletter is a publication containing news of general interest, suggestions and information to keep Coast Guard retirees and their dependents abreast of developments as well as other events of significance. This publication shall not be considered as authority for any official action and is non-record material.

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Distribution: SDL No. 115

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ON THE COVER:

Whipping seas and rolling swells serve as a classroom for Coast Guardsmen who become MLB coxswains. Photo by PA2 D. R. Miller, 13th District.

Locator

The below listed personnel are looking for someone - it may be you. Read and please reply if you are the one being paged or if you think this is an old buddy who may be interested in hearing from you.

MM2 Everette J. Young, USCG(Ret), wishes to correspond with persons who share his interest in CG history. MM2 Young is particularly interested in sharing/exchanging books, phamphlets and photos on CG ships - especially lightships. Address letters to 123 Pension Street, Chincoteague, VA 23336.

CAPT W. E. Chapline, 217 Calle Sonora, San Clemente, CA 92672 desires to communicate with CDR Les Rahn. Served together at CGAS Brooklyn, NY., 1954 - 1956.

CWO4 Don Darnauer (Ret), 2400 E. 2nd St., Long Beach, CA 90803 would like to contact YNC Charles Rumford (Ret).

ENCS Ed Sheasby (Ret), 418 E. Langley, Universal City, TX 78148 looking for BMC (Moo) Lewis (Ret). Last contact was at Rochester LBSTA New York in 1959. Also would like to contact anyone I might have been stationed with. Phone (512) 658-4839.

Retired Affairs Tidbits

Reunion Notice

WWII VETERANS OF CGC ROGER B. TANEY

Time: Weekend of 28 August 1982. Place: Santa Rosa, California, Tropicana Motel. For further information contact the following:

Dan Gallagher
114 Lemon Tree Circle
Vacaville, CA 95688
1-(707) 448-2915

Surfmen!!!

Here is one more retired Surfman along with his rate on retirement, period of Coast Guard service and his current state of residence.

BMC Francis G. Lovely	1924-1951	GA

Survivor's Guide

Now is the time! to prepare a guide for your survivor by Rear Admiral Benjamin Katz, USN Retired, provides step-by-step instructions so that widows and other heirs will be fully informed concerning burial, benefits, taxes, wills, and many other death-related matters.

Also included are some Do's and Don'ts and a Time Table to pinpoint things to be done and help avoid fines, penalties, and costly home and automobile expenses. With examples shown, the book can be adapted to any person's need depending on where he or she lives. For more information write the National Association for Uniformed Services P. O. Box 1406, Springfield, VA 22151.

Grand Haven CG Festival

All Coast Guard Retirees are invited to enjoy the festivities of the 192nd Coast Guard Anniversary. We would like to invite you to the Annual Coast Guard Retirees Dinner on 4 August 1982, at 5:30 p.m. It is a casual affair with dinner and refreshments served courtesy of the Grand Haven Coast Guard Festival, Inc. The dinner is held at the JavCee Club House, located on Marion St., in Grand Haven, MI.

For further information write:

Mr. Wm. Boonstra
c/o Grand Haven CG Festival, Inc.
405 Slayton Street
Grand Haven, MI 49417

Correction to COMDTINST·M1800.4

On page 11-4 of "Your Guide in Retirement" there was unfortunately a typographical error in the address for (TROA) The Retired Officers Association. You may reach them at the following address:

The Retired Officers Association
201 North Washington Street
Alexandria, VA 22314

Reunion Notice

REUNION - USCGC NETTLE (WAK 169). All former officers and enlisted men interested in getting together please contact Harry Gard at 800-334-4771 (N.C. (919) 482-2193) for details.

LCDR Leon Howell Reassigned

A Personal farewell . . . .

It has been three years since I gave my personal introduction in Retiree Newsletter Issue Volume #6, Issue #3, September 1979. In that short note I outlined and talked of those people and Coast Guard experiences that contributed to my career. Now as I am bound for Group Lower Mississippi River, another chapter in my career has been written and the members of the retired community have been the main contributors.

This tour has been interesting, rewarding and indeed, the most fun of all. I have shared sea tales with the real old salts, heard from folks I haven't seen in years, and have generally seen a part of the Coast Guard Family many don't know exist. Many of you have provided suggestions on many aspects of the operation, especially the Newsletter. A great many of those ideas were taken to heart as evidenced by the changes in the Newsletter over the past three years.

There are new initiatives today, the formation of CG Retiree Councils being one of the most promising. I urge the retiree community to stay abreast of this and other programs, offering ideas, suggestions and participation. The higher ups have recently acted upon the realization that the retired community has much to offer to the active side of the house and the retired as well. A day on the toll-free line would prove that to anyone.

I will miss our retirees, their conversations and unique points of view. I owe a sincere thanks to you and your families for all that has been offered over the past three years.

SMOOTH SAILING!!!

MIO San Francisco Reunion

Considering a late summer or early fall reunion for those men and women, officer, enlisted, civilian, and widows thereof, who were assigned to Marine Inspection, San Francisco, between 1950 and 1960. Those interested please contact Ben Rush, 431 Nova Albion, San Rafael, CA 94903.

Volunteer.
American Red Cross
Together, we can change things.
A Public Service of This Newspaper & The Advertising Council

VA Voices

Major management initiatives designed to ensure the fullest and most economical use of cemetery land are being implemented by the Veterans Administration.

VA Administrator Robert P. Nimmo said that attention to the national cemetery system was prompted by projections indicating a future increase in the burial needs of veterans.

"It is estimated that by the year 2000 some 11 million or 37 percent of the present living veteran population will pass away," Nimmo said. "The VA is planning its new cemeteries and new sections in existing cemeteries to help use funds more efficiently."

Nimmo said that the changes "will not sacrifice the quality service we are dedicated and committed to provide."

The VA chief outlined several steps the VA's Department of Memorial Affairs is taking to meet the effects of inflation on cemetery operation while at the same time improving its burial benefits delivery system. Among the new changes are:

- A plan to standardize the size of gravesites throughout its national cemetery system.

- A policy requiring that all new burial areas in national cemeteries be marked with flat markers to ease the expense of ground maintenance.

- A plan for the dignified burial of cremated remains in land unsuitable for the interment of casketed remains. This plan will allow for an equally honorable, but less expensive method, than interment in a columbarium.

The VA will also continue to seek donated land to keep national cemeteries open without seeking more funds, as well as provide matching grants for state veterans cemetery development.

VA operates 105 national cemeteries in 38 states and Puerto Rico and is developing five new cemeteries to meet future needs. Currently, gravesites are available in 58 cemeteries. The expanded system will consist of 9,000 acres of land when fully developed.

VA Questions & Answers

Q -- My mother lost the flag given to us when my father died. Will the VA replace the flag?

A -- No, the VA issues only one flag for each deceased veteran. Once the flag is given to the next-of-kin or a friend of the deceased, it cannot be replaced.

Q -- I am attending school under the VA Dependents Education Assistance Program. If I get married, will my benefits be discontinued?

A -- No, as long as you remain in school and have remaining entitlement, marriage will not affect your benefits.

Q -- How much VA tutorial assistance can I receive under the noncontributory GI Bill?

A -- Up to $76 per month, with an overall maximum of $911.

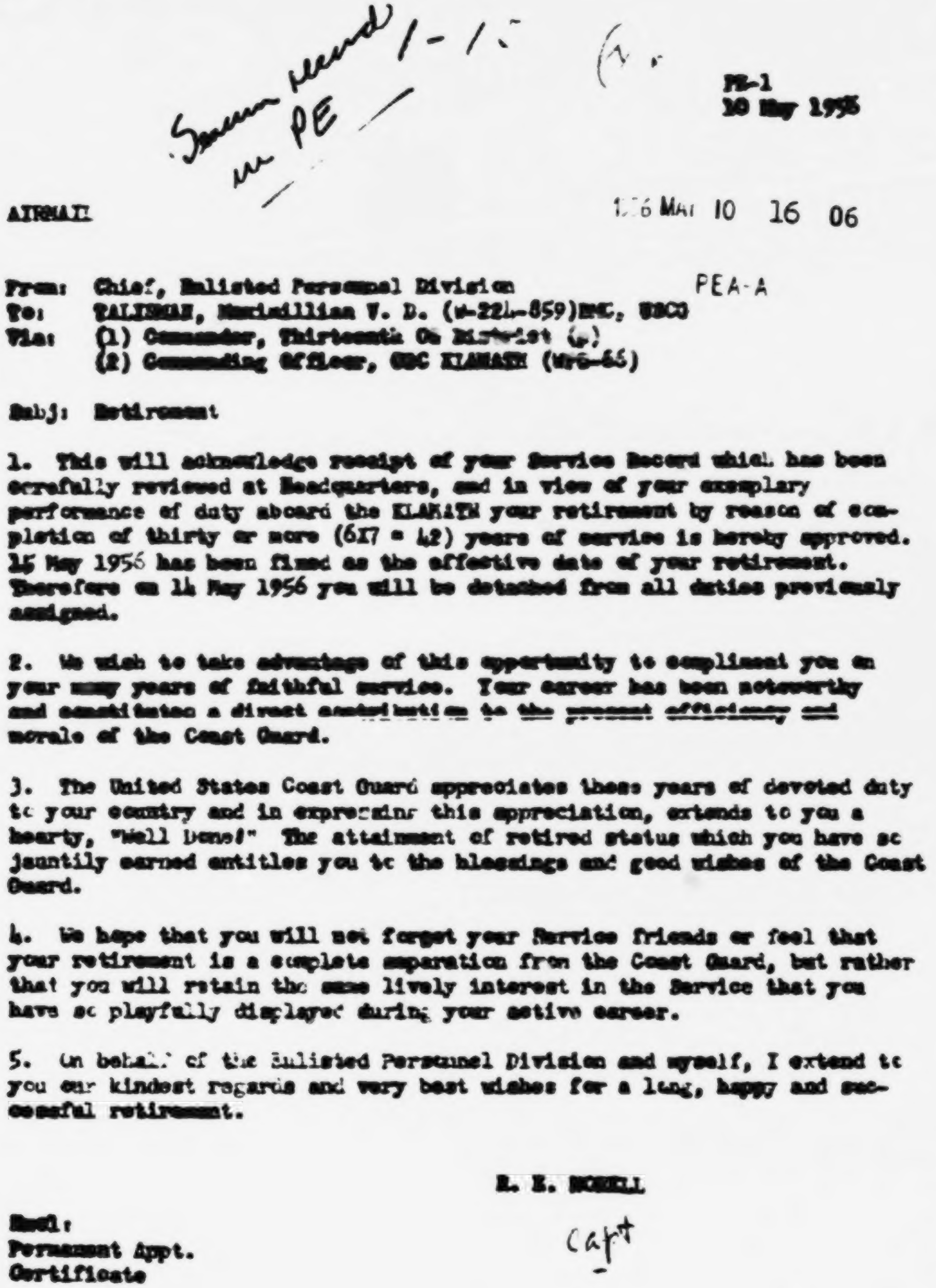
Q -- When I contact the VA to ask about my benefits, it seems my number is more important than my name. Why?

A -- There are more than 30 million names in the VA records system, many identical. Your claim number or Social Security number permits the VA to quickly and accurately identify your records and determine what benefits you are entitled to.

Nostalgia Nook

The following is the Enlistment Contract and Retirement Orders for one Talisman, Maximillian V.D. (W-224-859) BMC, USCG (Retired). Those of you who served on the CGC KLAMATH during the mid-fifties will surely remember "MAX". "MAX" was a boxer dog with personal characteristics described vividly in the Enlistment Contract as being white chested, having clipped ears with a mournful expression. He had drooping jowls and a stubby tail. According to rumor, "MAX" was quite a sailor.

Can anyone provide any information on the final disposition of "MAX"?? That's the only chapter missing in his official service record maintained in CG Headquarters.



Service record in PE 1-15

PE-1
10 May 1956

AIRMAIL

1956 MAY 10 16 06

From: Chief, Enlisted Personnel Division PEA-A
To: TALISMAN, Maximillian V. D. (W-224-859)BMC, USCG
Via: (1) Commander, Thirteenth CG District (p)
(2) Commanding Officer, CGC KLAMATH (WPG-66)

Subj: Retirement

1. This will acknowledge receipt of your Service Record which has been carefully reviewed at Headquarters, and in view of your exemplary performance of duty aboard the KLAMATH your retirement by reason of completion of thirty or more (6X7 = 42) years of service is hereby approved. 15 May 1956 has been fixed as the effective date of your retirement. Therefore on 14 May 1956 you will be detached from all duties previously assigned.

2. We wish to take advantage of this opportunity to compliment you on your many years of faithful service. Your career has been noteworthy and constitutes a direct contribution to the present efficiency and morale of the Coast Guard.

3. The United States Coast Guard appreciates these years of devoted duty to your country and in expressing this appreciation, extends to you a hearty, "Well Done!" The attainment of retired status which you have so jauntily earned entitles you to the blessings and good wishes of the Coast Guard.

4. We hope that you will not forget your Service friends or feel that your retirement is a complete separation from the Coast Guard, but rather that you will retain the same lively interest in the Service that you have so playfully displayed during your active career.

5. On behalf of the Enlisted Personnel Division and myself, I extend to you our kindest regards and very best wishes for a long, happy and successful retirement.

R. E. [illegible]

Capt

Encl:
Permanent Appt.
Certificate

BEST DOCUMENT AVAILABLE

NCG 8500
(Rev. June, 1942)

ENLISTMENT CONTRACT

UNITED STATES { COAST GUARD / ~~COAST GUARD RESERVE~~

ENLISTMENT OF TALISMAN, Maximillian v. d. (Full name, surname to left); W-224 859 (Service number); (Pay per month)

Accepted for enlistment at Seattle, Washington; SA (Rating in which enlisted)

Enlisted at Seattle, Washington; 23 December 1950 (Date of enlistment)

Transferred to USCGC KLAMATH (WPG-66)

Occupation Mariner Citizenship* Native Born if naturalized, place and date of naturalization Not applicable Certificate No.

Date of birth 27 September 1950 Place of birth Portland, Oregon

Home address 2517 N. E. Saratoga (Street and number) Portland (Town) Multnomah (County) Oregon (State)

Married or single Single Name and address of next of kin or legal guardian Ida Talisman

Mother (Relationship) 2517 N. E. Saratoga, Portland(Multnomah)Oregon (Address)

Continuous Service Certificate - (Number) Previous service { Coast Guard / Reserve } None (Years) (Months) (Days)

First enlisted - (Date) at - (Place) and was

last discharged - (Date) from - (Unit)

with - (Character) discharge as - (Rate) No.

Previous Navy service None (Years) (Months) (Days) Previous Marine Corps service None (Years) (Months) (Days)

Previous Army service None (Years) (Months) (Days) Age 0 years 3 months months.

Height 0 feet 10½ inches. Weight 8 pounds.

Eyes Brown Sex Male Hair Fawn Complexion Ruddy Color Caucasian

Personal characteristics Drooping jowls marks, etc. Stubby tail

White chest, clipped ears, mournful expression

For and in consideration of the pay or wages due to the ratings which may from time to time be assigned me during the continuance of my service, I agree to and with .... of the United States Coast Guard, as follows:

First: To enter the Coast Guard of the United States and to report to such station or vessel as I may be ordered to join, and to the utmost of my power and ability discharge my several services or duties and be in everything conformable and obedient to the several requirements and lawful commands of the officers who may be placed over me.

Second: I oblige and subject myself to serve { Undefinite years from 23 December 1950 / during minority until 1 } unless sooner discharged by proper authority.

---

* Citizenship—Use expressions "NB" for native born; "NZ" for naturalized; "NPI" for native of Philippine Islands; "NPR" for native of Puerto Rico.

16—8430-1

In the event of war or National emergency declared by the President to exist during my term of service, I oblige and subject myself to serve until 6 months after the end of the war or National emergency if so required by the Secretary of the Navy unless I voluntarily reenlist or extend my enlistment. I understand that when so detained, I am not entitled to enlistment allowance and that in time of war the addition of one-quarter pay as specified in the Act of July 11, 1941, is not applicable.

I also oblige myself, during such service, to comply with and be subject to such laws, regulations, and discipline for the government of the Coast Guard as are or shall be established by the Congress of the United States or other competent authority, and to submit to treatment for the prevention of smallpox, typhoid (typhoid prophylaxis), and to such other preventive measures as may be considered necessary by proper authorities.

Third: I am of the legal age to enlist; I have never deserted from the United States Coast Guard, Navy, Army, or Marine Corps; I have never been discharged from the United States Service or other service on account of disability or through sentence of either civilian or military court; and I have never been discharged from any service, civil or military, except with good character and for the reasons given by me to the recruiting officer prior to enlistment. I am not a member of the Coast Guard Reserve, Naval Reserve, Naval Militia, Marine Corps Reserve, National Guard, or Army Reserve.

Fourth: I understand that upon enlistment in the Coast Guard Reserve, I may be ordered to active duty in time of war, or when in the opinion of the President a National emergency exists, and that I may be required to perform active duty throughout the war or until the National emergency ceases to exist and for 6 months thereafter.

Fifth: I have had this contract fully explained to me, I understand it, and certify that no promise of any kind has been made to me concerning assignment to duty, or promotion during my enlistment.

Oath of Allegiance: I, Marimilliam v. d. Talisman do solemnly swear (or affirm) that I will bear true faith and allegiance to the United [illegible] of [illegible], and that I will serve them honestly and faithfully against all their enemies whomsoever, and that I will [illegible] the [illegible] the President of the United States and the orders of the officers appointed over me, according to the [illegible] Uni[illegible] and the regulations governing the Coast Guard.

And I do further swear (or affirm) that all statements made by me as now given [illegible] correct.

X - his mark

Witnessed by: L.A. Hagstrom

Fred Wardell

(S[illegible] handw[illegible])

Subscribed and sworn to before me this 23rd day of December, A. D. 1951

(Contract delayed and signed 20 June 1951)

(Commanding offi[illegible] qualified [illegible])

(Title)

Citizenship substantiated and contract perfected.

Ross P. Bullard

ROSS P. BULLARD, CDR, USCG
Commanding, USCGC KLAMATH (WPG-66)
, *U. S. C. G., Enlisting Officer.*

EXTENSION OF ENLISTMENT CONTRACT

(Unit) (Place) (Date)

Enlistment extended until .... by reason of

....

under authority of ....

....

(Signature of man)

(Signature of commanding officer)

16—8430-2

Survivor Benefits

What Your Family Gets When You Die

This article was adapted for Coast Guard use from an article entitled "Survivor Benefits" which appeared in a special issue of All Hands, Navy Rights and Benefits, August/September 1980.

The benefits inherent in a Coast Guard career are not always evident to those who look only at their basic pay. A person must consider the entire range of benefits -- medical care, education assistance, commissary and exchange privileges, to name a few. Benefits for survivors must also be considered.

We often hear of surviving spouses who have little or no income after a Coast Guard member dies. Without exception they say that they thought their spouse's retired pay would continue to come in. Some retirees themselves also think this way. Nothing could be further from the truth -- the law says that a member's retired pay stops upon his or her death. Knowing what income will go to survivors after a member dies is important and should be understood before retirement. The Survivor Benefit Plan (SBP) was designed to give income to survivors. Since space limitations restrict more detailed description, it is important that members directly contact their Career Information Specialists or the publications listed at the end of this article for more information.

Survivor Benefit Plan

Sometimes, the hardest things to talk about in life are also the most important. Take the subject of death. Most of us would just as soon jaywalk if it meant getting out of a discussion about it.

When some people retire from the Coast Guard, they may be snug knowing a monthly check will arrive in the mail like clockwork for the rest of their life. It sort of takes the edge off, though, when the retiree realizes the checks and life stop almost simultaneously. What about the family? How will the bills get paid? What about the children's education? An avalanche of questions come with the realization that one's family may be financially secure now, but what about later?

For many military retirees, the answers to these and other money questions can be found -- at least in part -- in the Survivor Benefit Plan for the uniformed services.

Basically, the Survivor Benefit Plan (SBP) gives an income to the deceased retiree's beneficiaries. This monthly income is equal to 55 percent of the full amount of the member's retired pay or 55 percent of any selected amount of retired pay more than $300 per month. This monthly amount is also periodically adjusted for cost-of-living increases.

So if a chief petty officer, for example, gets $700 a month in retired pay, the SBP monthly payment to the beneficiaries after death would be $385 (base amount x 55 percent = annuity).

Suppose that same chief, before retirement with pay, elected a lesser amount than maximum coverage, say $300 (the minimum amount which may be designated under SBP). Then the monthly SBP payment to the beneficiaries after death would be $165.

Keep in mind that the above figures represent gross amounts. Annuities paid under SBP are subject to federal income taxes but the member's cost is not.

Military retirees will automatically be enrolled in the Survivor Benefit Plan at the maximum coverage level at the time of their retirement unless they request coverage less than the maximum, or decline participation in the program.

Under SBP,four types of coverage are available at varying costs:spouse only coverage, spouse and children coverage, children only coverage, and insurable interest coverage.

Spouse Only Coverage

As the name suggests, this coverage is paid to the retiree's spouse only. It is important to keep in mind that an election to cover spouse only, once effective, is irrevocable, although the cost of coverage will not take place in any month when there is not an eligible spouse beneficiary.

Also, if coverage for spouse is declined at time of retirement, coverage for that spouse, or any subsequent spouse, cannot be provided at a later time.

If there is no eligible spouse at the time of retirement, coverage for a spouse acquired after retirement may be provided. Such an election must be submitted within one year of the marriage and the spouse must be married to the retired military member for a minimum of one year immediately before the retiree's death (or if a surviving child is born of the marriage) in order to be eligible to receive SBP annuities.

The cost of this spouse only coverage is 2.5 percent of the first $300 of the base amount plus 10 percent of any amount more than $300.

So far, SBP is a pretty simple plan to understand. You pay money in return for a guaranteed income for designated beneficiaries after you die. There are a couple of things that tend to complicate the picture a bit (but not lessen the coverage paid to those beneficiaries). The main item to understand is the Dependency and Indemnity Compensation (DIC)/Social Security offset.

DIC/Social Security Offset

Surviving spouses may be eligible for DIC payments from the Veterans' Administration and/or Social Security benefits after the retiree dies. These benefits may offset or reduce the amount of SBP payments being made to the spouse under varying circumstances. First, let's look at how DIC works in relation to SBP: Suppose Senior Chief Jones was injured during a SAR case. After retirement, Senior Chief Jones (who has enrolled in the Survivor Benefit Plan) dies as a result of a complication which developed from that injury. Since his was a service-connected death, his widow, any unmarried children under the age of 18 (as well as certain handicapped children), children between the ages of 18 and 23 attending a VA approved school, and certain dependent parents are eligible for Veterans' Administration DIC.

DIC is a monthly benefit based on the member's grade or rate. It is exempt from federal income taxation and may be received simultaneously with full Social Security benefits.

So Senior Chief Jones's widow applies for and is granted DIC in the amount of $200 (an arbitrary figure). This $200 is deducted from the SBP benefits she receives each month so there is no change in her monthly annuity (although that tax-free $200 will result in less overall tax on her annuity). That's DIC offset.

(For more information about Veterans Administration Dependency and Indemnity Compensation as well as facts on other VA programs see the pamphlet Federal Benefits for Veterans and Dependents available from the Veterans Administration.)

There are times also when SBP annuities will be reduced by that portion of Social Security benefits that came out of the retiree's active duty earnings. The offset applies only when the widow(er) has one dependent child or, if there are no dependent children, when the widow(er) is 62 years of age or older. In all cases, however, the combined payments from SBP and Social Security are guaranteed to equal or exceed 55 percent of the retiree's retired pay or the lesser designated base amount.

As can be seen from our discussion of DIC/Social Security offset, the word "offset" may be a bit misleading in that the total amount of money the spouse receives each month is never reduced, and often increased, as a result of DIC or Social Security benefits. It's just that the money may come from different sources under different circumstances.

Recent legislation limits the offset in response to Social Security entitlement to no more than 40 percent of the annuity. It is important to note that the Social Security offset is based on the survivor's entitlement from the member's social security covered military earnings. Social Security contributions from employment after retirement have no effect on the offset.

Spouse and Children Coverage

With this type of SBP coverage, the monthly annuity is paid to the surviving spouse. If the spouse is not eligible (due to death or remarriage) the annuity is paid to eligible dependent children.

The cost of this coverage is based on the cost of "Spouse Only" coverage plus an actuarial charge based on the age of retiree, spouse and youngest child.

Under this coverage, no DIC or Social Security offset will be made when SBP payments are made only to children.

Children Only Coverage

The cost of this type of coverage is an actuarial charge based on the age of the retiree and the age of the youngest child. Since actuarial charges fluctuate, they will be computed by the Military Pay Center before an SBP coverage is elected so that the precise cost will be known.

Insurable Interest Coverage

The final type of SBP coverage, Insurable Interest Coverage, may be provided to guarantee monthly SBP benefits to any person who has a reasonable and lawful financial expectation from the continued life of the retiree. This is legal talk for someone, other than spouse or children, It may be a brother, sister, parent or non-dependent child. If the insurable interest person is other than those (such as a business partner), proof of financial benefit is required.

If there is no spouse or eligible children at the time of retirement, coverage for a person with an insurable interest may be elected.

The cost of this coverage is figured as follows: 10 percent of full retired pay plus five percent of full retired pay for each five years the designated beneficiary is younger than the retiree, the total cost of such coverage is not to exceed 40 percent of full retired pay.

Sources of Information

Under normal circumstances, the cost of coverage under SBP increases over the range of the four types of coverage provided. Thus "Spouse Only" coverage is cheapest while "Insurable Interest" coverage may be the most expensive. That's only one reason why the prospective retiree must understand each type of coverage available and its cost so that he or she may elect the plan that best provides for his or her family at the lowest possible cost.

In addition, there are other provisions of SBP that apply in special or unusual circumstances for which the member must be advised. Complete details are available from your command's career counselor. Other sources of retirement information, including your SBP coverage, can be found in the following sources:

Unit or District Career Information Specialist

Unit Administration Office

Retired Military Affairs Branch, G-PS-1
Personnel Services Division, CGHQ

Your Guide In Retirement

This instruction provides detailed information on retired rights, benefits and privileges. This should be made available to the member during pre-retirement processing.

Coast Guard Retiree Newsletter

Published monthly by the Retired Military Affairs Branch (G-PS-1), gives updated information on retirement and serves as a line of communication between the Coast Guard and the retired community.

SBP for Retired Members

Counselling will be given to each prospective retiree during pre-retirement processing.

Benefits for Survivors of Active

BENEFIT	DESCRIPTION	WHERE TO APPLY
Arrears of Pay	Unpaid pay and allowances due member at time of death	Commanding Officer (RET), Coast Guard Military Pay C
Death Gratuity	Designed to help defray immediate expenses, the death gratuity is six times the active duty member's monthly basic pay to a maximum of $3,000.	Payment is automatic upon notification of death.
Burial Expense Allowance Social Security Veterans Administration	$255 lump-sum death payment to widow(er) of Social Security "covered" member. $300 basic burial allowance will be subject to the following: a. Was in receipt of pension or compensation (or would have been in receipt of compensation but not for the receipt of military retirement pay.) or b. Had an original or reopened claim for pension or compensation pending at time of death and has been found entitled to benefits from a date prior to date of death: or c. Died while traveling under prior authorization or while properly hospitalized.	Your local office of the Social Security Administrat state has at least one VA regional office.)
Educational Benefits Coast Guard Scholarships and loans	Various scholarships and loans are available from Coast Guard affiliated organizations.	Commandant (G-PS-3), U.S. Coast Guard Headquarters,
Student Loan Program Veterans Administration	Educations assistance loans are available to surviving dependents of Coast Guard members. Widow(er) and children of members who died of service-connected causes may be eligible for up to 45 months of VA educational assistance. Educational loans are also available for those needing educational financial assistance.	Regional office of the Veterans Administration.
Uniformed Services ID and Privilege Card (DD 1173)	Unremarried widow(er)s, dependent children to age 21 (23 if attending full-time institution of higher learning) and parents/parents-in-law determined to be dependent are entitled to an ID card and appropriate privileges if deceased military member had retired with pay.	Applications for original cards and any application (G-PS-1), U.S. Coast Guard Headquarters, Washington, to verify eligibility and reissue cards of Coast Gua
Exchange, Commissary and Theater Privileges	Sponsorship passes to unremarried widow(er) of retired member until such time as widow(er) remarries and becomes the dependent of another person. Surviving children are entitled to exchange and theater privileges if dependent on widow(er) for more than half of their support to age 21 (23 if attending full-time institution of higher learning).	See above information on Uniformed Services Identifi
Headstones and Grave Markers	When burial is in a national cemetery, a headstone or grave marker is provided without cost or application. Markers for private cemeteries will be shipped free, but applicant is responsible for transportation to the cemetery and cost of placement. If a headstone or grave marker is purchased commercially, a maximum of $63 allowed toward the purchase price.	Director, Headstone Service (42A), Veterans Adminis D.C. 20420.
Household Goods Storage, Movement and Relocation of Dependents	Dependents who were eligible to relocate at government expense and for household goods movement before the member's death are permitted one year to relocate and move household goods to any selected location at government expense and storage and transit up to six months.	The Transportation Officer at your local Coast Guar goods assistance.
Life Insurance	Automatic coverage ($35,000 unless member elected lower amount - $5,000, $10,000, $15,000, or no coverage). A member is covered for 120 days following separation or up to one year in the case of a veteran who is totally disabled at the time of separation (or retirement).	Veterans Administration Center, Box 8079, Philadelp Veterans Administration Center, Federal Bldg., Fort
SGLI VGLI NSLI	SGLI may be converted to a 5-year nonrenewable coverage called Veterans Group Life Insurance (VGLI). Members on active duty entitled to a full-time SGLI coverage can convert to VGLI by submitting the premium before the end of 120 days following the date of separation from the service. Members with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible may purchase VGLI in an amount equal to or less than their SGLI while remaining totally disabled up to one year following separation. $10,000 insurance available from the VA to persons with a VA rated disability only.	Office of Serviceman's Group Life Insurance, 212 Wa from local or Regional VA Office.
Commercial Insurance	Depends on the amounts and types of life insurance purchased by the member.	Local insurance company insuring the member.
Medical Care	Dependents of retirees who are eligible for medical care under the Uniformed Services Health Benefit Program or for the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) remain eligible for such care after the member's death for as long as the spouse remains unmarried, and the children are under 21 years of age, or 23 if attending full time course of education in an institution of higher learning.	Since changes may occur because of local service cap entitlement information as well as for CHAMPUS infor
Coast Guard Mutual Assistance	Provides temporary financial assistance (either a loan, gratuity or combination of both) to dependents of deceased Coast Guard members.	Commandant (G-PS-3), U. S. Coast Guard Headquarters,
Retired Serviceman's Family Protection Plan (RSFPP)	Provides annuities to beneficiaries of deceased military members who participated in the program and retired before September 21, 1972.	Commanding Officer(RET), Coast Guard Military Pay Ce
Survivor Benefit Plan (SBP)	Provides annuities to beneficiaries of deceased military members who participated in the program and retired after September 21, 1972. Information is available from Commandant(G-PS-1).	Commanding Officer(RET), Coast Guard Military Pay Ce
Social Security Benefits (SSB)	SSB payments are separated from and are in addition to any RSFPP or monthly VA compensation (but not SBP payments). SSB provides - depending on eligibility - (1) monthly benefits to surviving widow(er) and dependent children, (2) MEDICARE coverage and (3) lump sum death benefits (see Burial Expense Allowance entry).	Contact local office of the Social Security Administ be honored after an extended lapse of time.
Veterans Administration Dependency and Indemnity Compensation (DIC)	Payable for service-connected death only. DIC is a monthly benefit determined by the members' grade or rate and authorized for widow(er)s, unmarried children under age 18 (and certain helples children), children 18-23 if attending a VA-approved school and certain dependent parents of members who died in service or who dies following discharge from a service-connected disability.	Your local Veterans Administration regional office.
Veterans Survivors Pension	Payable to widow(er) and children of a member whose death was not service-connected providing their income is not over certain limits and their net worth is within VA determined limits.	Your local Veterans Administration regional office.

Duty and Retired Members

BEST DOCUMENT AVAILABLE

	HOW TO APPLY
r, 444 S.E. Quincy Street, Topeka, KS 66683	Submit a claim for Unpaid Compensation of Deceased Members of the Uniformed Services (SF 1174).
	The Casualty Assistance Call officer or the Retired Military Affairs Branch (G-PS-1), Coast Guard Headquarters, will give assistance on death gratuity payments.
Regional Office of the Veterans Administration. (Each	Apply to the local SSA office within two years of member's death. Application must be made within two years of member's death on VA Form 21-530 by mortician, survivor, or person paying burial expenses.
ngton, D.C. 20593	Commandant (G-PS-3) will supply information on type and number of scholarships available.
	Submit VA Form 22-5490, Application for Educational Assistance, or VA Form 22-5490W, Application for Program of Education or Training by a Spouse, Widow or Widower, or VA Form 22-8725, Application for Educational Loan.
parent or parent-in-law should be sent to Commandant 20593. Coast Guard issuing activities are authorized rvivors on a card for card basis.	The following documents must accompany application: a copy of retired member's orders, death certificate, marriage or birth certificate (if appropriate), final decree of divorce (if appropriate) and letter from Social Security Administration certifying you are not entitled to Social Security Hospital Insurance (Part A)(applicable only to widow(er)s 65 or older).
n and Privilege Card (DD 1173).	See above information on Uniformed Services Identificatrion and Privilege Card (DD 1173).
on Central Office, 810 Vermont Avenue, N.W., Washington,	Submit VA Form 40-1330 for procurement of a headstone or grave marker and VA Form 21-8834 for reimbursement of commercially purchased headstone or grave marker. Forms are available at any regional VA office.
ivity or nearest district office will provide household	The Transportation Officer will require copies of orders in addition to other selected forms. Check with the Transportation Officer for specific information.
A 19101 if residing east of the Mississippi River) or ing, St. Paul, MN 55111.	In any communication with the VA about life insurance, include member's policy number, full name, date of birth, service or social security number, civil death certificate, VA claim file number and insurance policy number.
on Street, Newark, NJ 07102. Information available	The beneficiary will be contacted and furnished VA Form 29-8283 by the Retired Military Affairs Branch, Coast Guard Headquarters on receipt of official death notice. VA Form 29-8283 and a certified copy of the death certificate are forwarded by claimant to the SGLI office for payment.
	Consult your commercial insurance agent for specific information.
ies, consult your local Coast Guard activity for .	CHAMPUS guidelines and medical care information are available from the nearest Coast Guard personnel office or military facility.
ngton, D. C. 20593.	You may apply in person at the nearest Mutual Assistance Representative (usually at larger Coast Guard units).
444 S.E. Quincy Street, Topeka, KS 66683	Submit application to Retired Pay Branch, U.S. Coast Guard Military Pay Center.
444 S.E. Quincy Street, Topeka, KS 66683	Submitt DD Form 1884 to Retired Pay Branch, U.S. Coast Guard Military Pay Center.
immediately after member's death because claims may not	Assistance in making application will be given by your local office of the Social Security Administration.
	Submit application on VA Form 21-534 available from any VA regional office.
	Submit application on VA Form 21- 34 available from any VA regional office.

Money Talk From Retired Pay

The USCG Military Pay Center is moving to its new permanent home in Topeka, Kansas. The timing of this relocation has been spread over several months, in phases, to ensure that no payroll is missed. The Retired Pay Branch will be moving during the period mid-July through early August.

Information and dates concerning processing of retired pay transactions during this relocation which may affect you are indicated below:

- Effective 1 July 1982, the official address for the Retired Pay Branch is:

  Commanding Officer (RET)
  USCG Military Pay Center
  444 S.E. Quincy Street
  Topeka, KS 66683

- Beginning 1 July 1982, all correspondence requesting a change to your retired/annuitant pay should be mailed to the address shown above.

- All requests for allotment changes received between 7 June 1982 and 31 August 1982 will be processed as follows:

  a. Start an allotment - First deduction October 1982.

  b. Stop an allotment - Last deduction September 1982.

  c. Change amount or address - Change will occur October 1982.

- Payroll deductions for SBP Open Season election received in July 1982, will be made in September 1982 for both August and September 1982 payroll deductions.

- All requests for changes to Federal Income Tax Withholding for the remainder of the 1982 calendar year must be received at the Pay Center by 1 July 1982.

Retirees/Annuitants who will move during the summer are urged to leave a forwarding mail address with their local post office to minimize any delays in receiving their checks.

The Riverdale, Maryland toll-free number (800 numbers) for the Military Pay Center Retired Pay Branch was disconnected 1 June 1982. Due to the relocation and current austere budget climate, it is uncertain when the toll-free numbers will be available in Topeka. Beginning 2 August 1982, you will be able to reach us in Topeka at our commercial phone number of (913) 752-2657.

Certainly no relocation of this magnitude can occur without some disruption. We apologize for any inconvenience you may encounter as a result of this relocation to our new home. The Pay Center will make every effort to minimize these inconveniences.

Champus Chatter

A Coast Guard retiree was recently flabbergasted when advised that the Coast Guard would not pay for all of his and his dependent's medical bills. This gentleman was under the impression that he could visit any doctor or hospital at any time and just submit the bills to the Coast Guard. Nothing could be further from the truth, of course. To explain to this retiree the ins and outs of medical benefits, the history of these benefits from the 1940's up to the present was researched and reviewed. We, in the Retired Military Affairs Branch, found the information interesting and thought it might also enlighten some Retiree Newsletter readers.

Prior to 1956, active retired members could obtain treatment at military facilities and dependents could also, on a space available basis. For the Coast Guard and its often out-of-the-way duty locations, the benefits were slim indeed. Nothing even close to CHAMPUS existed in those days. Any treatment obtained at civilian facilities was done at the member's expense. The Public Health Service Act of 1944 recodified existing law and added entitlements for care in Public Health Service (PHS) facilities. This Act authorized medical and dental treatment at PHS facilities for active and retired members. Treatment of dependents at PHS facilities when suitable accommodations were available and at a per diem rate was also authorized in this legislation. In fact, there were only very limited circumstances in which active members could obtain treatment in a civilian facility at the service's expense. Things began to improve in 1956, although slowly.

The Dependent's Medical Care Act of 1956 provided authorization to contract for civilian medical care for spouses and children of active duty members. But the legislative history of the Act states that the Committee on Armed Services eliminated a provision that would have granted permissive authority to contract for civilian medical care of retired members and their dependents, and surviving spouses and children of deceased personnel. The committee said; "Until it can be demonstrated that the new plan can be administered successfully and until cost experience can be developed, the committee's decision is that dependents other than spouses and children of active duty personnel should not be made eligible for the civilian care plan."

Under this 1956 legislation, dependents of military retirees could use military hospital facilities on a space-available basis for most types of care except mental and nervous disorders and chronic diseases. Military retirees themselves were eligible for all types of care on a space-available basis. There were no programs under which the government paid any portion of the cost for retirees and their dependents in civilian hospital facilities.

The Military Medical Benefits Amendments of 1966 authorized a new hospitalization program for retirees and their dependents covering the same types of care as proposed for active duty dependents; that is, generally all types of care except nursing or convalescent home-type care. Retirees and their dependents were to pay 25 percent of hospitalization or inpatient costs including physician's fees. This same legislation authorized for retirees and their dependents a new program in civilian facilities for outpatient care (routine doctor visits, drugs, etc.) with the same 25/75 percent cost sharing provisions after an annual $50 deductible per person (not to exceed $100 per family) for outpatient care. This program, known as CHAMPUS, is still in effect today, although there have been some additional types of care authorized since 1966.

It is easy to see that the medical benefits arena has changed considerably over the years. While things might be made better in the eyes of some, improvements in medical benefits have been many. Department of Defense health care programs are better than at any time in the past.

You Bet Your Life -- The Survivor Benefit Plan

Reprinted with permission of the Defense Management Journal, Fourth Quarter 1981 issue. Written by William C. Letzkus and Charles R. Margenthaler, and adapted for Coast Guard use.

The length of this article is such that we intend to run it in two seperate issues of the Retiree Newsletter.

Have you recently made any $200,000 decisions that affect the well-being of your family? All professional military members face such a decision shortly before they retire, when they must decide whether they wish to participate in the Survivor Benefit Plan and, if they elect to do so, to what extent. Participation in the plan may cost the military member thousands of dollars. Failure to participate may cost a member's survivors several hundred thousand dollars. About 75 percent of the officers and 40 percent of the enlisted members retiring from the armed services elect to take part in the Survivor Benefit Plan.

The decision to participate is solely the responsibility of the military member and his spouse. This study seeks to contribute to a more informed decision; it does not make a recommendation for or against participation. To understand the economic ramifications of the decision a member needs to understand how the Survivor Benefit Plan functions, how it interfaces with the Social Security system, and how the social security offset for SBP benefits work.

To further such an understanding, the authors will briefly discuss the major features of the SBP system and the computation of its benefits, explain the computation of social security benefits based on military service, and demonstrate the SBP social security offset. Because of the many possible scenarios which can exist for SBP and social security benefits, this study addresses only the basic requirements of these systems. For the sake of simplicity, it assumes a nondisability retirement and no dependent children. Further, to avoid cumbersome duplicative references, the authors of this study assume male retirees and female spouses. The reader may wish to reverse these roles.

THE PLAN ITSELF

On 10 October 1980, President Carter signed into law Senate Act 91 which amended the law regarding the Survivor Benefit Plan. The major provisions of the new law allow the surviving spouse to receive at least 60 percent of the SBP annuity, even after the social security offset, and make the method for determining the cost to a military member the same as for a civil servant.

Under the SBP, a member's designated survivors receive a monthly annuity, which is always 55 percent of some base amount. The member may elect as a base amount his gross retirement pay (the maximum base), $300 (normally the minimum base), or some amount in between.

The SBP annuity costs are deducted directly from the member's monthly retirement pay. At the time of SBP election, the cost for spouse-only coverage is 2 1/2 percent of the first $300 of the base amount, plus 10 percent of any remainder in the base amount. Thus, for example, the monthly SBP cost for a $1,000 base amount would be 2 1/2 percent of $300 plus 10 percent of $700, or $77.50. Coverage for dependent children is available for only minimal additional cost.

Military retirement pay is subject to periodic cost-of-living adjustments. (Widows already receiving SBP annuity payments to a surviving spouse will reflect these adjustments, SBP costs to the retiree will also increase. However, Senate Act 91 changed the formula for determining additional SBP costs associated with cost-of-living adjustments. Basically, these costs now increase by the same proportion as does the member's retirement pay. A 10 percent cost-of-living increase in the $1,000 base amount discussed above, for example, would result in a base of $1,100 and would increase the corresponding monthly SBP costs by 10 percent of $77.50, pushing the monthly cost to $85.25.

ONLY NET RETIREMENT TAXABLE

SBP costs are excluded from gross income and thus from federal income taxes, so that only a member's net retirement pay (gross retirement pay less SBP costs) is taxable. Most states also tax only net retirement pay.

Normally, a member cannot change his participation in SBP once his application becomes effective. However, Congress did authorize a one-year open enrollment period beginning 1 October 1981. During that year, eligible retirees may enroll in the program for the first time, increase coverage, or include spouses where only children were previously covered.

Deductions from retired pay continue as long as the retiree has a beneficiary eligible for the annuity, although they will stop if his spouse dies before him or if he is divorced. Should the retiree remarry, his new spouse becomes an eligible beneficiary. The same SBP coverage that was in effect for the former spouse and a current liability for deductions from retired pay begin one year after the remarriage. Any additional costs for coverage of children end when the youngest child reaches age 18 or, if in school age 22.

SBP annuity payments to a covered widow continue until her death, unless she remarries before age 60, in which case the annuity ends. However, if that marriage ends for any reason, her SBP annuity payments resume; if she should remarry after age 60, her SBP annuity would not be affected. SBP payments to a widow are wholly subject to federal income taxes.

If a widow aged 62 or older is entitled to a social security survivor benefit based on her husband's covered employment, her SBP annuity is subject to mandatory reduction. The reduction becomes effective even if she does not apply for social security survivor benefits or is entitled to a greater benefit from her own covered earnings. However, if a widow is working and, because of her income, is not eligible for social security benefits, she continues to draw her full annuity.

A widow under age 62 also receives her full SBP annuity unless she is receiving either social security survivor benefits or a mother's social security benefit because of one dependent child in her care. Her SBP annuity remains intact if she is receiving a mother's social security benefit because of two or more dependent children in her care.

Reduction of a widow's SBP annuity (hereafter called the SBP offset) is based solely on the member's social security "covered" wages (including military wage credits) earned on active military service after 1956. Any social security benefits earned in civilian employment have no impact on the social security offset. The amount of the offset is the lesser of 40 percent of the SBP annuity or that portion of social security survivor benefits attributable to military service after 1956.

DETERMINING THE SBP OFFSET

Both the social security offset and the SBP itself are thus fairly straightforward. Computation of social security benefits based on active military service after 1956 is more complicated, however, and little understood by most military members, due to changes and complexities introduced by the 1977 amendments to the Social Security Act. But because these benefits wholly determine the amount of the SBP offset, an understanding of social security benefit computations is critical to an understanding of the SBP offset.

Relevant changes introduced by 1977 amendments include provisions for indexing wages and a new benefit formula, both of which went into effect on 1 January 1979. The provisions require that the earnings of a worker first eligible for benefits after 1978 be indexed to reflect changes in general wage levels that occurred during his working lifetime and then averaged over his working career. When applied to the monthly average of these indexed earnings, (referred to as AIME), the benefit formula yields a worker's primary insurance amount (PIA), on which social security benefits are based.

Computation of the SBP offset is essentially a four-step process:

- Index the member's covered wages.
- Compute average indexed monthly earnings.
- Compute the primary insurance amount.
- Compute the SBP offset.

Each of these four steps is discussed below.

Figure 1. The maximum Social Security wage base, average wages, and projected average wages for the years 1957 through 2002

Year	Maximum Social Security wage base[1]	Average wages (actual)	Year	Average wages (projected)
1957	$ 4,200	$ 3,641.72	1979	$11,400.51[2]
1958	$ 4,200	$ 3,673.80	1980	$12,198.55[3]
1959	$ 4,800	$ 3,855.80	1981	$12,930.46[4]
1960	$ 4,800	$ 4,007.12	1982	$13,706.29
1961	$ 4,800	$ 4,086.76	1983	$14,528.67
1962	$ 4,800	$ 4,291.40	1984	$15,400.39
1963	$ 4,800	$ 4,396.64	1985	$16,324.41
1964	$ 4,800	$ 4,576.32	1986	$17,303.88
1965	$ 4,800	$ 4,658.72	1987	$18,342.11
1966	$ 6,600	$ 4,938.36	1988	$19,442.64
1967	$ 6,600	$ 5,213.44	1989	$20,609.19
1968	$ 7,800	$ 5,571.76	1990	$21,845.75
1969	$ 7,800	$ 5,893.76	1991	$23,156.49
1970	$ 7,800	$ 6,186.24	1992	$24,545.88
1971	$ 7,800	$ 6,497.08	1993	$26,018.83
1972	$ 9,000	$ 7,138.80	1994	$27,579.75
1973	$10,800	$ 7,580.16	1995	$29,234.54
1974	$13,200	$ 8,030.76	1996	$30,988.61
1975	$14,100	$ 8,630.92	1997	$32,847.92
1976	$15,300	$ 9,226.48	1998	$34,818.80
1977	$16,500	$ 9,779.44	1999	$36,907.93
1978	$17,700	$10,556.03	2000	$39,122.41
1979	$22,900		2001	$41,469.76
1980	$25,900		2002	$43,957.95

[1] Wage bases established by Social Security Administration; future increases based on automatic escalator provision.
[2] Assumed growth of 8 percent.
[3] Assumed growth of 7 percent.
[4] Assumed growth of 6 percent for remaining years.

SOURCE: "DETERMINATION OF PIAs AND BENEFIT AMOUNTS," SOCIAL SECURITY PUBLICATION TN 4788, DECEMBER 1979

Figure 2. Maximum covered Social Security wages for the years 1957 through 1980 indexed to both 1978 and 1995 (assuming the retiree reaches age 62 in 1997)

1978 index year				1995 index year			
Year	Index	FICA wages	Indexed wages	Year	Index	FICA wages	Indexed wages
1957	2.899	$ 4,200	$12,175.80	1957	8.028	$ 4,200	$33,717.60
1958	2.873	$ 4,200	$12,066.60	1958	7.958	$ 4,200	$33,423.60
1959	2.738	$ 4,800	$13,142.40	1959	7.582	$ 4,800	$36,393.60
1960	2.634	$ 4,800	$12,643.20	1960	7.296	$ 4,800	$35,020.80
1961	2.583	$ 4,800	$12,398.40	1961	7.153	$ 4,800	$34,334.40
1962	2.460	$ 4,800	$11,808.00	1962	6.812	$ 4,800	$32,697.60
1963	2.401	$ 4,800	$11,524.80	1963	6.649	$ 4,800	$31,915.20
1964	2.307	$ 4,800	$11,073.60	1964	6.388	$ 4,800	$30,662.40
1965	2.266	$ 4,800	$10,876.80	1965	6.275	$ 4,800	$30,120.00
1966	2.138	$ 6,600	$14,110.80	1966	5.920	$ 6,600	$39,072.00
1967	2.024	$ 6,600	$[illegible]365.00	1967	5.608	$ 6,600	$37,012.80
1968	1.895	$ 7,800	$14,78[illegible]	1968	5.247	$ 7,800	$40,926.60
1969	1.791	$ 7,800	$13,969.80	1969	4.960	$ 7,800	$38,688.00
1970	1.706	$ 7,800	$13,306.80	1970	4.726	$ 7,800	$36,862.80
1971	1.625	$ 7,800	$12,675.00	1971	4.500	$ 7,800	$35,100.00
1972	1.480	$ 9,000	$13,320.00	1972	4.098	$ 9,000	$36,882.00
1973	1.393	$10,800	$15,044.40	1973	3.857	$10,800	$41,655.60
1974	1.314	$13,200	$17,344.80	1974	3.640	$13,200	$48,048.00
1975	1.223	$14,100	$17,244.30	1975	3.387	$14,100	$47,765.70
1976	1.144	$15,300	$17,503.20	1976	3.169	$15,300	$48,485.70
1977	1.079	$16,500	$17,803.50	1977	2.989	$16,500	$49,318.50
1978		$17,700	$17,700.00	1978	2.769	$17,700	$49,011.30
1979		$22,900	$22,900.00	1979	2.564	$22,900	$58,715.60
1980		$25,900	$25,900.00	1980	2.397	$25,900	$62,082.30
		Total	$354,678.20				$967,903.10

Indexing is the process of determining the current value of covered wages -- those subject to social security taxes -- earned in prior years. A worker's covered wages (including military wage credits) are indexed to the second year prior to the benchmark year (the year a worker reaches age 62, becomes disabled, or dies) rather than to the first year of entitlement to social security benefits. The second prior year is used because this is the most recent year for which average wage data necessary to index earnings are available.

DETERMINING INDEXED WAGES

Indexed earnings for a given year equal the product of a worker's actual covered earnings in that year multiplied by the ratio of average wages in the index year to the average wages in the year being indexed. A worker can index his wages to any year from a 1979 benchmark year (the first year subject to the 1977 indexing provisions) through a 2004 benchmark year by using the above formula and the data provided in Figure 1. If, for example, a worker reaches age 62 in 1980, his benchmark 1980 and his index year is 1978 (say, $10,556.03) by his average earnings for 1966 ($4,938.36) and then multiplying this produce (2.138) by his actual covered indexed earnings fof 1966 would amount to $12,828.

Members should note that although indexed wages can and normally will exceed the social security maximum wage base for a given year, actual covered earnings cannot. Also, until a benchmark year is achieved, the indexing of a given year's covered wages will change annually. For example, indexed 1995, the $6,000 of the preceding example would amount to indexed wages of $35,520 ($29,234.54 divided by $4,938.36,or 5.92, multiplied by $6,000).

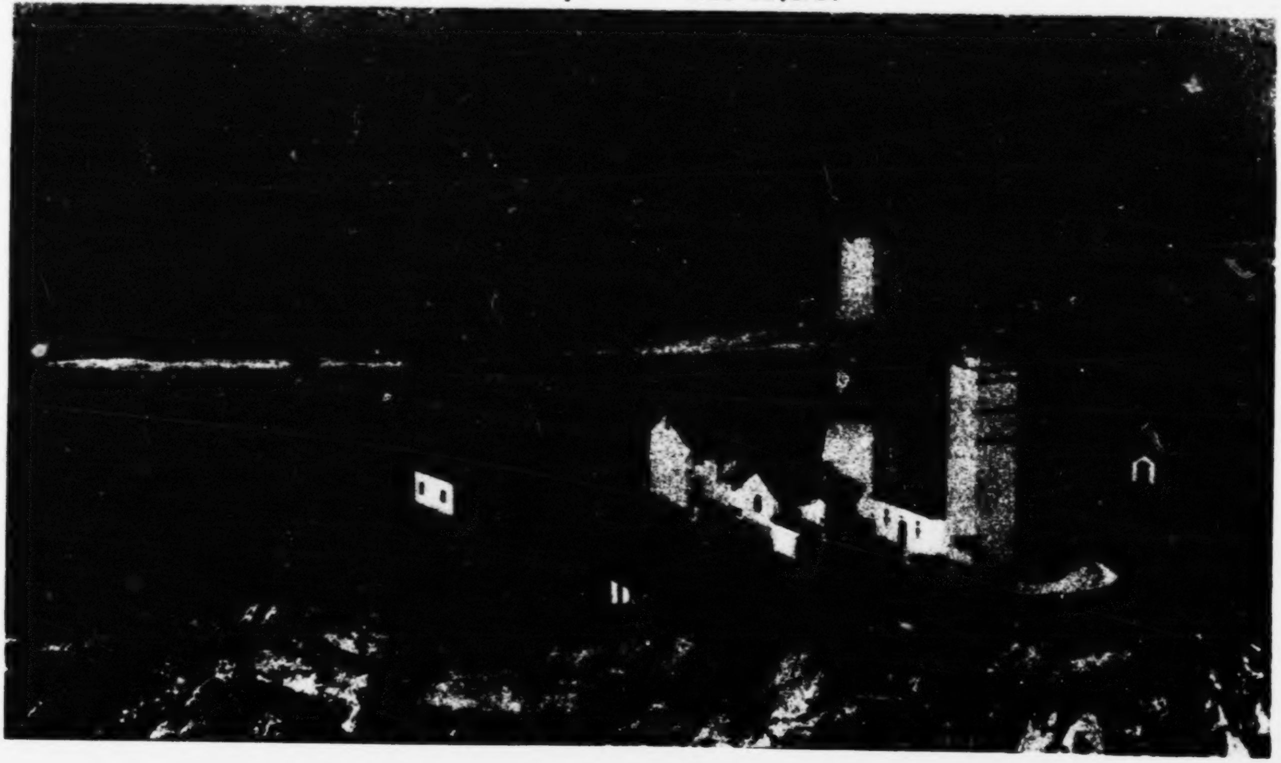
Using the data from Figure 1, Figure 2 indexes maximum covered social security wages for the years 1957 through 1980 to both 1978 and 1995. The 1978 indexed data are relevant to any retiree whose benchmark year is 1980, and a member who retired in 1980 can also use them to estimate the social security offset to his spouse's SBP annuity at the time he retired. The 1995 indexed data are relevant to any retiree whose benchmark year is assumed to be 1997.

Working out a member's average indexed monthly earnings, or AIME, is the second step in computing the SBP offset. These earnings are determined by dividing the total indexed wages by the total number of relevant months. The total relevant months include all years after 1950 (or after age 21, if later) and up to the benchmark year, when the worker reaches age 62, becomes disabled or dies. Neither the index year *per se* nor the year immediately preceding the benchmark year is indexed, and the 5 years with the lowest earnings are excluded from the computation period. For SBP purposes, the total indexed wages includes all covered military earnings (including military wage credits) earned subsequent to 1956; all civilian years are assumed to have zero earnings. In the event of death or disability prior to age 62, the computation period remains the same as if the retiree had actually reached age 62. This provision reduces the SBP offset for eligible survivors of members who do not reach age 62.

Several examples should prove helpful in understanding how the SBP computation period is derived. Consider an individual who turns 21 in 1956. Forty years will elapse between 1957, the year after he turns 21, and 1997, the year he will be 62 years old. Less the 5 years of lowest indexed or unindexed earnings, the computation period would amount to 35 years for both SBP and social security. Notably, this period would remain the same for the SBP determination even if the person died before age 62. But if this individual died in 1985, his social security computation period would be only 23 years, a figure which is arrived at by calculating the total years between age 21 and his death (28 years), less the 5 years of lowest earnings.

Determining a worker's primary insurance amount -- the next step in calculating the SBP offset -- is a matter of applying a benefit formula to "bend points" in the worker's average indexed monthly earnings. For a worker whose benchmark year is 1979, for example, his primary insurance amount is the sum of 90 percent of the first $180 of AIME, 32 percent of AIME over $180 and through $1,085, and 15 percent of AIME over $1,085.

The same percentages apply to benchmark years after 1979, but bend points are adjusted annually based on the change in average wages for the index year. Thus, bend points for the 1980 benchmark year were adjusted for the 7.941 percent growth in average wages in 1978, so a worker's PIA for that benchmark year becomes the sum of 90 percent of the first $194 of AIME, 32 percent of AIME over $194 and through $1,171, and 15 percent of AIME over $1,171.



Montauk Point Light, New York, Third District.

Employment

Navy JROTC Program

The NJROTC Program, hosted by senior high schools throughout the country and in Guam, provides a second career opportunity for former personnel.

The program employs a minimum of two instructors at each school. Naval Science Instructors (NSI), who must have a Baccalaurate degree, are former commissioned officers -- CWO2 to CAPT -- and Assistant Naval Science Instructors (ANSI),former enlisted members - PO1 to MCPO and W-1's - must have high school diplomas or equivalent.

Curriculums taught include citizenship, leadership, naval history - orientation, basic seamanship, and navigation.

Minimum salaries are at least equal to the difference between annual retired pay & active duty pay and allowances, excluding incentive pay. Individual instructors may negotiate with the school for additional pay or fringe benefits.

Applicant must be certified by the Coast Guard, have at least 20 years of active service, and have been retired less than 3 years when they apply. Active duty personnel are not to apply for NJROTC teaching positions more than 1 year prior to their anticipated separation from service. More information may be obtained by contacting the nearest NJROTC area manager:

Area 4	Warminster,PA	(215)441-2179
5	Norfolk,VA	(804)444-7214
6	Charleston,SC	(803)743-4251
7	Orlando,FL	(305)646-5972
8	New Orleans,LA	(504)361-2578
9	Great Lakes,IL	(312)688-2187
11	San Diego,CA	(714)235-3670
13	Seattle,WA	(206)527-3363

Career Opportunities

Raytheon Marine Company, in the field of marine electronics, has several opportunities due to continued growth and expansion:

Senior Radar Design Engineer: BSEE and 10-12 years experience in digital signal processing are required. Responsibilities include establishing design parameters and determining design feasibility and compatibility. Prior supervisory experience and and background in graphic displays is a plus.

Radar Design Engineers: BSEE and 3-5 years experience in designing TTL and CMOS type circuits and high speed applications. Prior background with microprocessing circuits is desired.

Communications Engineer: BSEE and 3-5 years experience in testing and evaluating VHF and RF radio systems. Prior project level responsibilities are desirable.

Software Design Engineer: BSEE and 2-5 years experience in microcomputer and microprocessor software design navigation application is desirable.

Power Supply Engineer: BSEE and 5-7 years prior experience in designing and evaluating switching power supplies. Ability to analyze and resolve design related problems and conduct manufacturing feasibility studies are necessary.

Attractive starting salaries and excellent fringe benefit package. Interested applicants should forward their resume including a salary history to:

Employment Manager
Raytheon Marine Company
676 Island Pond Road
Manchester, NH 03103

Widows Recognition

Mrs. Elizabeth O'B Coste
(widow of LCDR James W. Sr.)
1500 Hindman Avenue
Mt. Pleasant, SC 29464

Mrs. Shirley L. Mee
(widow of LT Austin C. Jr.)
63 Campfire Road North
Henrietta, NY 14467

Mrs. Wilson B. Carter
(widow of CBM(L) Wilson B.)
P. O. Box 106
Sunnyside, FL 32461

Deceased Coast Guard Personnel

(All persons are Coast Cuard retired unless otherwise noted.)

Name and Pay Grade	Status	Date of Death	Place of Death
LCDR Lance C. ANDERSON		25 February 1982	Homestead, FL
LTJG Fred R. SHASTANY		13 March 1982	Unknown
ENCS Edmond W. FONTAINE SR.		16 March 1982	Unknown
CAPT Thomas M. HUGHES		17 March 1982	Clearwater, FL
LT Clyde C. BUCHANAN		20 March 1982	Harbor City, CA
LTJG Arnulf SCHARFFENBERG		20 March 1982	St. Petersburg, FL
BM1 George W. HENNIES		20 March 1982	Sacramento, CA
CAPT John H. HOLM		22 March 1982	Walnut Creet, CA
EMC John B. SELPH		22 March 1982	Chattanooga, TN
ADC Leo BRZYCKI		25 March 1982	Gainsville, FL
CAPT Virgil E. HOWARD		26 March 1982	Camp Springs, MD
LT Edward K. OLSON		27 March 1982	Ft. Lauderdale, FL
RMC Donald G. SHOTWELL		28 March 1982	San Francisco, CA
PS3 Mark T. QUIETO	INACTIVE	26 February 1982	Santa Clara, CA
YN1 Bernard L. BONNER		20 January 1982	Staten Island, NY
RM1 Harrison GALE		22 December 1981	Unknown
YNC Archie L. SCOTT		1 January 1982	Unknown
FLHS Walter C. DIBRELL		16 January 1982	Coleman, TX
CMM Clarence O. HOLMES		25 January 1982	Durham, NC

EM1 Ernest A. GRULICH		25 February 1982	Unknown
MM1 Frank J. CLANCY		21 February 1982	Unknown
LTJG Truman P. STERETT		28 February 1982	Wilkes Barre, PA
YNC Omer K. RUSSELL		5 March 1982	Tucson, AZ
ENC Charles N. D. NELMS		7 March 1982	Charleston, SC
CDR Peter OLSEN		13 March 1982	Petaluma, CA
YNCS Millard G. RINGIUS		22 March 1982	Quincy, MA
CWO4 Jack D. RODGERS		24 March 1982	Unknown
CWO3 James E. WATSON		28 March 1982	Harlingen, TX
GMC Clarence E. HANCOCK		29 March 1982	Las Vegas, NV
CAPT Gordon P. McGOWAN		31 March 1982	New London, CT
CSCM William R. RYAN		4 April 1982	Pawtucket, RI
CWO2 Roy J. CARTER		4 April 1982	Salem, MA
BMC Machugh WILLIS		6 April 1982	Jamacia Plain, MA
AO1 John A. JOHNSON		7 April 1982	Phoenix, AZ
CSC John G. OLSON		10 April 1982	Washington, DC
QMC Harold V. LANE		13 April 1982	Vancouver, WA
CDR Cornelius VAN LEEUWEN		13 April 1982	Ft. Pierce, FL
AMC Joseph W. SIWIRSKI		13 April 1982	Niagara Falls, NY
BMC William J. DENNIS		14 April 1982	Philadelphia, PA
ENCS Lewis H. WALKER		16 April 1982	Unknown
FN Michael L. CRISWELL		16 April 1982	Juneau, AK
WO1 Donald S. FISH		17 April 1982	Manchester, NH
ENC Jackie T. PRICE		17 April 1982	Unknown
CWO2 Arthur CALAIS		18 April 1982	Atlanta, GA
HMC Walter T. SEVOLD		19 April 1982	Paradise, CA
PSCM Joseph L. LUCAS		21 April 1982	Charlestown, MA
ADC Rocco J. GUARINO		22 April 1982	Palo Alto, CA
BM3 William M. REAMS	ACTIVE	22 April 1982	Davenport, IA
CWO4 Norman L. WILLIAMS		22 April 1982	Seattle, WA

Recognition Request

If your retired Coast Guard spouse has passed away and you desire to have your name included in the Widow's Recognition column, complete the form printed on the bottom part of this page and return it to the Retired Military Affairs Branch. We will print responses as space permits. Necessary information includes your name and address, your spouse's name and rate/rank, and the date of death.

REQUEST FOR INCLUSION OF NAME AND ADDRESS IN NEWSLETTER

____
(date)

Attn: Chief, Retired Military Affairs Branch:

I request that my name and address indicated below be published in the next issue of the Coast Guard Retiree Newsletter. I am the widow of

____
(Deceased member's rate/rank,full name,SSN/service number

NAME AND ADDRESS
(please print)

____

____

____

____

____
(Signature)

☆U.S. GOVERNMENT PRINTING OFFICE: 1982—361-428/2129

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RETIREE NEWSLETTER

U.S. Department
of Transportation
**United States
Coast Guard**

Jul 1982 "They also Serve" Issue 7-82

C.F

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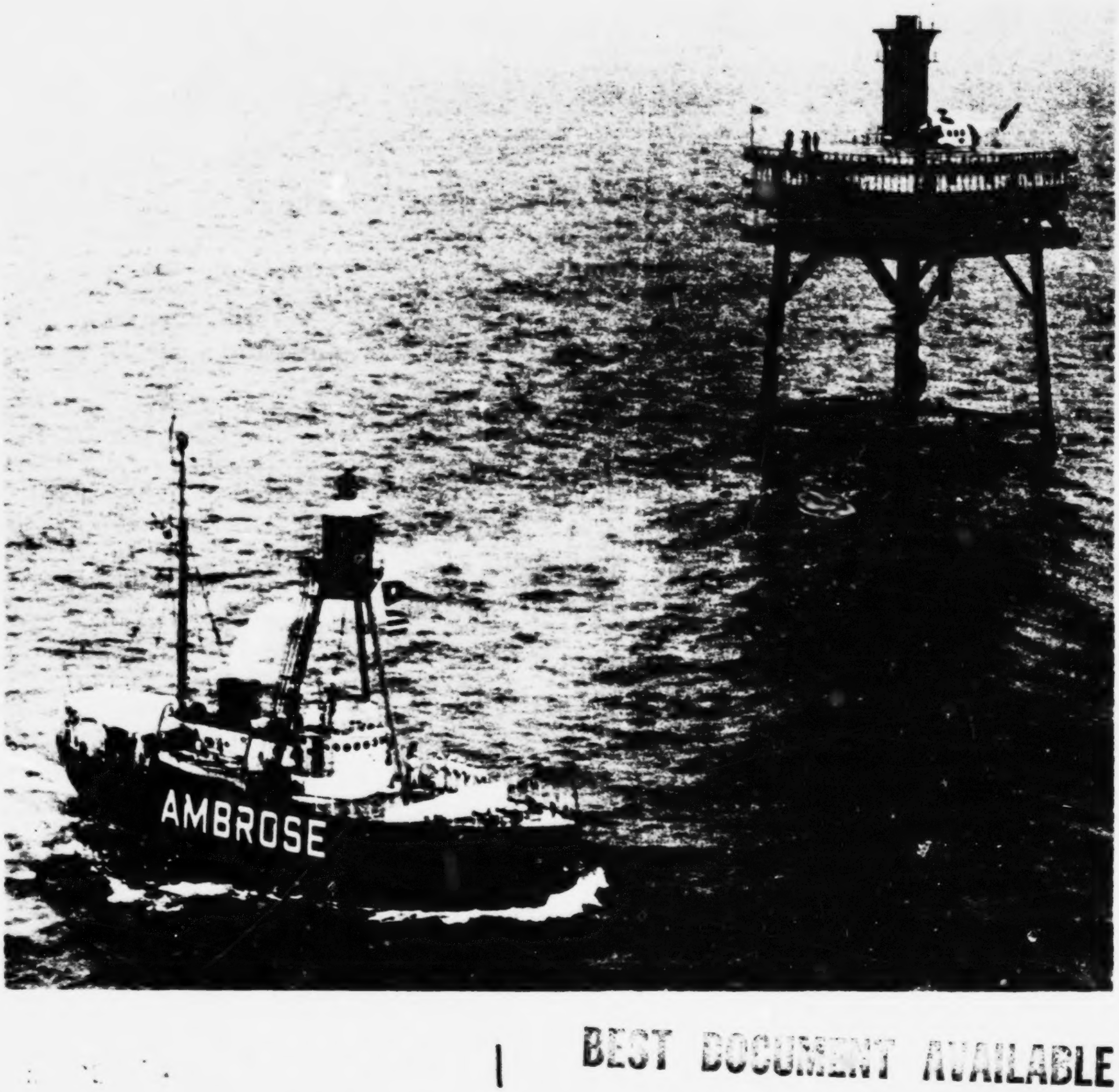

Newsletter Staff, etc.

Mr. Robert R. Harber
CWO3 Lewis J. Tolleson
YNC Johnny L. Lineberry
YN2 David M. Ablitz
Ms Linda Bennett

Toll-Free telephone numbers & addresses:

Military Retired Affairs:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, D.C. 20593
Tel: Toll-free 1-800-424-7950
Commercial (202) 426-0276

Retired Pay:
Commanding Officer (RET)
U. S. Coast Guard
Military Pay Center
444 S.W. Quincy Street
Topeka, KS 66683
ATTN: Retired Pay Branch
Tel:
Commercial (301) 436-7775 (through 8/1/82)
(913) 752-2657 (after 8/2/82)

The Retiree Newsletter is a publication containing news of general interest, suggestions and information to keep Coast Guard retirees and their dependents abreast of developments as well as other events of significance. This publication shall not be considered as authority for any official action and is non-record material.

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Distribution: SDL No. 115

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COVER PHOTO:
An HH-52A amphibious helicopter lands on the 70-foot square roof of Ambrose Offshore Offshore Light Structure during commissioning ceremonies August 23, 1967. Ambrose Offshore Light Structure was constructed to serve as a landing pad for U. S. Coast Guard rescue helicopters as well as a navigational light beacon. Replaced Ambrose Lightship (WLV-613) cruises in foreground prior to making her final departure. (Photo by PH2 D. Douglas, USCG)

Retired Affairs Tidbits

Dauphin Island Recreation Area

The following information is provided concerning the Dauphin Island Recreation Area which is managed and operated by ATC Mobile for the Eighth Coast Guard District:

SEASON OF OPERATION: Year round.

DESCRIPTION OF AREA: Located on Dauphin Island on the Gulf of Mexico south of Mobile. The recreation area is on the east end of this beautiful island and features 2200 feet of beach fronting on the Gulf, 13 air conditioned, furnished, 3 bedroom cottages and shaded picnicing and camping areas.

RESERVATIONS: Contact Special Services, ATC Mobile, AL 36608 TEL: (205) 694-6135. Payment in advance required. Payment receipt required prior to use of cottages or trailer pads. Camping and picnicing is on a first come-first served basis.

ACTIVITIES: Fishing, Swimming, Camping, Picnicing.

EQUIPMENT: Tents, Sleeping Bags
Fishing Poles,
Volleyballs.

Reunion U.S.S. SPENCER CG

The ninth annual reunion for all crew members who served aboard **SPENCER will be** held 17 through 19 September 1982 at the Edgewater Inn, Pier 67, Seattle, Washington

For additional information contact:

Charles Ahrenius
19010 N.E. 162nd Place
Woodinville, Washington 98072
TEL: (206) 788-3304

Surfmen!!!

Here is another retired Surfman along with his rate on retirement, period of Coast Guard service and his current state of residence.

BMC Woodrow W. Welch	1936-1956	LA

Guadalcanal Campaign Commemoration Ceremonies

The Guadalcanal Campaign Veterans Association will hold a 40th anniversary commemoration 5-6-7 August at Winter Haven, FL in honor of their comrades who died during that bloody WW II campaign.

The commemoration is of special interest to the Coast Guard in that the Association will feature a tribute to Signalman First Class Douglas Munro, USCG, the Coast Guard's only Medal of Honor winner, who died in that campaign saving the lives of a battalion of U. S. Marines.

On 27 September 1942, Douglas Munro volunteered to lead a group of landing barges back onto a beach on Guadalcanal where 500 U. S. Marines were pinned down by Japanese small arms fire. Requesting withdrawal from the beach, the battalion held off the enemy while Munro charged in from the sea leading his boats. He managed to withdraw the unit under heavy fire but was mortally wounded in the attempt. His last words to his buddy, later CDR Ray Evans, USCG (Ret) were, "Did we get them all off?". He had.

A battalion of U. S. Marines would survive to fight again, among them their leader, the soon to be legendary LTCOL Lewis "Chesty" Puller.

The survivors of that terrible campaign have never forgotten the Coast Guardsman who gave his life to save others.

An honored guest at the ceremonies in Winter Haven will be the mother of Douglas, Mrs. Edith Munro. After the death of her son, Mrs. Munro joined the Coast Guard as a SPAR and later retired as Lieutenant Munro. RADM D. C. Thompson, Commander, Seventh Coast Guard District, will represent the Commandant in a wreath laying ceremony that will include presentations from all the services who participated in this campaign (U. S. Army, Navy, Marine Corps, Coast Guard and Australian).

For more information concerning the commemoration ceremonies, Mr. Roy Silva, Producer/Director Guadalcanal Memorial Tribute, can be contacted at 304-8th St., N.E. Winter Haven, FL 33880, telephone: 813-299-8642 or 813-533-0444, ext. 2432.

Locator

The below listed personnel are looking for someone - it may be you. Read and please reply if you are the one being paged or if you think this is an old buddy who may be interested in hearing from you.

YNC John Woodside, 1180 Dana Drive, Fairfield, CA. 94533 would like to contact YN1 Charles F. Cochran,Pittsburgh, PA, DCC John H. Craig, San Pedro, CA, YNC Gerald Arnold, Washington State, CWO2 Glenn F. Peterson, Hollywood, FL.

CM1 Ronald L. Conley, 3010 S.W. 23 Terrace, Apt 131, Gainesville, FL 32608 TEL: (904) 372-4835 and BMC Charles Denney, 2606 N. 23rd, Zephyrhills, FL 33599 would like to contact CWO George Vincent Stauffer whom they both served with at Great Lakes Supply Depot.

You Bet Your Life--The Survivor Benefit Plan

Reprinted with permission of the Defense Management Journal, Fourth Quarter 1981 issue. Written by William C. Letzkus and Charles R. Margenthaler, and adapted for Coast Guard use. Final of a two part issue.

Figure 3. Adjustments in bend points given certain economic assumptions regarding growth of average wages

Benchmark year	$180 base	$1,085 base	Benchmark year	$180 base	$1,085 base
1979	$180[1]	$1,085[1]	1992	$402	$2,424
1980	$194[1]	$1,171[1]	1993	$426	$2,569
1981	$210[2]	$1,265[2]	1994	$452	$2,723
1982	$225	$1,354	1995	$479	$2,886
1983	$239	$1,435	1996	$508	$3,059
1984	$253	$1,521	1997	$539	$3,243
1985	$268	$1,612	1998	$570	$3,436
1986	$284	$1,709	1999	$604	$3,644
1987	$301	$1,812	2000	$640	$3,863
1988	$319	$1,921	2001	$678	$4,095
1989	$338	$2,036	2002	$719	$4,341
1990	$358	$2,158	2003	$762	$4,601
1991	$379	$2,287	2004	$808	$4,877

[1] Actual bend points.

[2] Assumed growth of 6 percent for remaining years.

Figure 3 presents possible growth in bend points given certain economic assumptions concerning present and future growth of average wages. The Federal Register publishes actual growth in average wages and its effect on bend points annually. Though a military member must decide whether he will participate in the SBP shortly before he retires, at that point he can only estimate both his PIA and the SBP offset attributable to his covered military earnings. These estimates will change over time due to changes in bend points and to indexing of covered wages to the second year prior to the benchmark year. Moreover, the benchmark year, not the year of retirement from the military, determines both social security benefits and any offset to the SBP annuity based on those benefits. Only when a retiree has attained his benchmark year is the actual SBP offset known. The following hypothetical cases illustrate the computations involved.

Assume a military member retires in 1980 and has had maximum covered military wages from 1957 through 1980. At the point of retirement, he could estimate his primary insurance amount at approximately $382.80, or the summation of $174.60 and $208.15. The figure of $174.60 represents 90 percent of the first $194 of the servicemember's average indexed monthly earnings (this $194 figure assumes the aforementioned adjustment to the bend points for 1980 retirees). The figure of $208.15 is derived through a series of calculations, beginning with dividing $354,678.20, the invididual's total indexed wages attributable to military service (see Figure 2), by 420 months, which equals his 35 years of total relevant service; this total of $844.47 is then reduced by $194 and in turn multiplied by 32 percent.

A dependent widow's social security benefit is always some percentage of her husband's PIA; her age at the time she applies for benefits determines the percentage payable, which does not change thereafter. For example, if the above member's widow is 62 at the time she applies, her benefit will equal 82.9 percent of her husband's PIA. At the point of retirement, then, the retiree can estimate the SBP offset -- that is, the amount by which his widow's social security benefits will offset her SBP annuity -- by multiplying the above PIA $382.80 by 82.9 percent. However, that amount of $317.30 is an estimate of the SBP offset only at the point of retirement and will change over time until the retiree reaches his benchmark year. Also, as indicated earlier, it cannot exceed 40 percent of the SBP annuity.

Another example will help show just how tentative such an estimate as the preceding one is. Since a military member does not normally retire at age 62 (a benchmark year), the following scenario is probably a fairly realistic one:

- A military member retires in 1980 at age 45 with maximum covered wages from 1957 through 1980.
- The retiree dies in the year 2000 at age 65.
- The spouse becomes 62 in 2000.
- Inflation from 1995 to 2000 is 6 percent annually.

Since the retiree becomes 62 in 1997, his year would be 1995 (the secondyear prior to the benchmark year) and the calculations for his PIA would be as follows:

Total indexed wages attributable to military service = $967,903.10 (see Figure 2).

AIME = $967,903 divided (35 years x 12 months = $2,304.53.

PIA = .9(538) + .32 (2,304.53 - 538) (See Figure 3 for change in bend points).

PIA = $484.20 + 565.29

PIA = $1,049.50.

Although the member's widow becomes entitled to social security benefits at age 62 in 2000, the PIA on which her benefits are based has been indexed to 1995. Adjustments to those benefits for cost-of-living increases begin with the benchmark year (1997) and continue each year thereafter. Her social security benefit based on her husband's military earnings would thus be 82.9 percent of $1,049.50 ($870) plus 3 years of cost-of-living adjustments (assumed to be 6 percent annually), which totals $1,036.20.

This is also the initial amount of the SBP offset, to be adjusted in future years for any subsequent cost-of-living increases. Again, however, this SBP offset may not exceed 40 percent of the SBP annuity.

Of course, this study cannot address all possible retirement situations. Retirement grades, length of active-duty service, pay grades, and the ages of the member and his spouse are all variables. Other complicating factors include dependent children, divorce, death of a spouse, and remarriage. We hope that the following two hypothetical cases will help the reader better understand the various interactions and changes over time which affect a member's retirement pay, SBP costs and benefits,and social security benefits.

For simplicity sake,the two examples assume a 6 percent annual growth in both average wage and cost-of-living from 1980 ad infinitum. These economic assumptions affect future levels of military retirement benefits, SBP costs, SBP benefits, and social security benefits. The reader may wish to use different economic assumptions.

An SBP Scenario:

The Lieutenant Colonel (O-5)

This example involves the retirement in 1980 of a Lieutenant Colonel with over 21 years' service for both pay and retirement purposes; we assume that this member:

Figure 4. Maximum indexed wages, monthly and cumulative Survivor Benefit Plan costs, and growth in retirement pay for a lieutenant colonel with more than 21 years' service (assuming a 6 percent annual cost-of-living increase)

Indexed Social Security benefits				Growth in retirement pay			
Year	Index (1995 index year)	FICA wages[1]	Indexed wages	Year	Retirement pay[2]	SBP (55% of retirement pay)	SBP less offset ($960.90 base)
1957	8.028	0	0	1999	$ 4,399	--[3]	--[3]
1958	7.958	0	0	2000	$ 4,663	$2,419.50	$1,458.80
1959	7.582	$ 3,200 (est.)	$24,262.40	2001	$ 4,943	$2,564.70	$1,546.10
1960	7.196	$ 4,200 (est.)	$30,643.20	2002	$ 5,240	$2,718.70	$1,639.00
1961	7.153	$ 4,800	$34,334.40	2003	$ 5,554	$2,882.00	$1,737.50
1962	6.812	$ 4,800	$32,697.60	2004	$ 5,887	$3054.70	$1,841.50
1963	6.649	$ 4,800	$31,915.20	2005	$ 6,240	$3,237.90	$1,951.90
1964	6.388	$ 4,800	$30,662.40	2006	$ 6,614	$3,432.00	$2,068.80
1965	6.275	$ 4,800	$30,120.00	2007	$ 7,011	$3,637.70	$2,192.70
1966	5.920	$ 6,600	$39,072.00	2008	$ 7,432	$3,856.00	$2,324.40
1967	5.608	$ 6,600	$37,012.80	2009	$ 7,878	$4,087.60	$2,464.00
1968	5.247	$ 7,800	$40,926.60	2010	$ 8,351	$4,332.90	$2,611.90
1969	4.960	$ 7,800	$38,688.00	2011	$ 8,852	$4,593.10	$2,769.00
1970	4.726	$ 7,800	$36,862.80	2012	$ 9,383	$4,868.60	$2,934.80
1971	4.500	$ 7,800	$35,100.00	2013	$ 9,946	$5,160.70	$3,110.90
1972	4.098	$ 9,000	$36,882.00	2014	$10,543	$5,470.30	$3,297.50
1973	3.857	$10,800	$41,655.60	2015	$11,176	$5,798.70	$3,495.50
1974	3.640	$13,200	$48,048.00	2016	$11,847	$6,146.80	$3,705.40
1975	3.387	$14,100	$47,756.70	2017	$12,558	$6,515.90	$3,928.00
1976	3.169	$15,300	$48,485.70	2018	$13,311	$6,906.90	$4,163.70
1977	2.989	$16,500	$49,318.50	2019	$14,110	$7,321.10	$4,413.30
1978	2.769	$17,700	$49,011.30	2020	$14,957	$7,760.50	$4,678.20
1979	2.564	$22,900	$58,715.60				
1980	2.397	$19,000 (est.)	$45,543.00				
		Total	$867,713.80				

[1] Except for 1959 and 1960, covered wages are the Social Security maximum.

[2] Assumed cost-of-living increase of 8 percent effective September 1980, resulting in initial retirement pay of $1,454 per month.

[3] Computations are based on retirement pay and SBP offset at the end of the preceding year.

- Entered active military duty on 1 April 1959.
- Retired effective 1 September 1980.
- Receives retirement pay based on the 1 October 1978 pay scale (as adjusted for cost of living).
- Elects to take the maximum SBP.
- Is age 45 at retirement, reaches age 62 in 1997, and has a spouse who reaches age 62 in 2000.

Figure 4 shows the growth in the colonel's retirement pay given a 6 percent annual cost-of-living increase. Since the retiree becomes 62 in 1997 (benchmark year), his social security benefits are indexed to 1995. The PIA computation at this point is as follows:

Total indexed wages attributable to military service = $867,713.80.

AIME = $867,713.80 divided by (35 years x 12 months) = $2,065.99.

PIA = .9(538) + .32(2,065.99 - 538).

PIA = 484.20 + 488.96.

PIA = $973.20.

If his spouse applies for social security benefits when she reaches 62 (year 2000), her benefits in that year will be calculated as follows:

Member's PIA (indexed to 1995) = $973.20.
Spouse's benefit at age 62 (82.9 percent of member PIA) = $806.80.

Beginning with the benchmark year (1997), benefits based on the member's PIA are adjusted for cost-of-living increases; consequently, given the assumption of a 6 percent annual cost-of-living increase, the spouse's benefit will actually be $806.80 times 1.91 (3 years at 6 percent), or $960.90.

Once the member dies and the SBP goes into effect, his widow's SBP payments (a maximum of 55 percent of his retirement pay) will be offset by that portion of any social security benefit she receives which is attributable to his military service. Should the member die in year 2000, the $960.90 social security benefit computed above would be the initial offset. Both future offsets and future SBP payments would be adjusted annually for any cost-of-living increases.

If the member dies at some point after year 2000, the SBP offset begins at that point. Figure 4 gives both the gross (55 percent) and the net (55 percent less offset) SBP payments for years 2000 through 2020.

In year 2000 the SBP annuity, less offset, is 60.3 percent of the gross SBP amount (55 percent of the member's retired pay). In other words, the social security offset is 39.7 percent, which is less than the 40 percent maximum offset established by Senate Act 91. Since both the gross SBP annuity and its social security offset will be adjusted annually for the same cost-of-living increases, this 60.3/39.7 percent ratio will continue.

Thus the statutory provisions that a widow not receive less than 60 percent of the SBP annuity to which she is entitled does not really benefit this member's widow. In fact, it will not benefit most senior officers (lieutenant colonels and above) who elect maximum or near maximum SBP coverage for their spouses. Conversely, as the following example involving the master sergeant shows, most enlisted and junior officer retirees will benefit from the 40 percent maximum offset provision of Senate Act 91.

An SBP Scenario:

The Master Sergeant (E-8)

In our second example, a master sergeant retires in 1980 with more than 20 years' service for both pay and retirement purposes; this retiree:

- Retired effective 1 September 1980.
- Entered active military duty on 1 July 1960.
- Receives retirement pay based on the 1 October 1978 pay scale (as adjusted for cost-of-living).
- Elects the maximum SBP.
- Is age 38 at retirement, reaches age 62 in 2004, and has a spouse who reaches age 62 in 2007.

Figure 5 shows the growth in the sergeant's retirement pay given a 6 percent annual cost-of-living increase. Since the retiree becomes 62 in year 2004 (benchmark year), his social security benefits are indexed to year 2002, and the PIA computation at this point is as follows:

Total indexed wages attributable to military service = $795,852.10.

AIME = $795,852.10 divided by (35 years x months) = $1,894.89.

PIA = .9(808) + .32(1,894.89 - 808).

PIA = 727.30 + 347.80.

PIA = $1,075.00.

If his spouse applies for social security benefits when she reaches 62 (year 2007), her benefits in that year will be computed as follows:

Member's PIA (indexed to 2002) = $1,075.00.
Spouse's benefit at age 62 (82.9 percent of member's PIA) = $891.20.

Beginning with the benchmark year (2004), benefits based on the member's PIA are adjusted for cost-of-living increases; consequently, given the assumption of a 6 percent annual cost-of-living increase, the spouse's benefit will actually be $891.20 times 1.91 (3 years at 6 percent), or $1,061.40.

Once the member dies and the SBP goes into effect, his widow's SBP payments (a maximum of 55 percent of his retirement pay)

Figure 5. Maximum indexed wages, monthly and cumulative Survivor Benefit Plan costs, and growth in retirement pay for a master sergeant with more than 20 years' service (assuming a 6 percent annual cost-of-living increase)

Indexed Social Security benefits				Growth in retirement pay				
Year	Index (2002 index year)	FICA wages[1]	Indexed wages	Year	Retirement pay[2]	SBP (55% of retirement pay)	SBP less offset ($1,061.40 base)	Net SBP based on maximum 40 percent offset (S.91)
1957	12.071	0	0	2006	$2,886	--[3]	--[3]	
1958	11.965	0	0	2007	$3,059	$1,587.30	$ 525.90	$ 952.40
1959	11.400	0	0	2008	$3,243	$1,682.50	$ 557.40	$1,009.50
1960	10.970	$ 1,100	$12,067.00	2009	$3,438	$1,783.70	$ 591.10	$1,070.20
1961	10.756	$ 2,400	$25,814.40	2010	$3,644	$1,890.90	$ 626.70	$1,134.50
1962	10.243	$ 2,500	$15,607.50	2011	$3,863	$2,004.20	$ 664.10	$1,202.50
1963	9.998	$ 3,000	$29,994.00	2012	$4,095	$2,124.70	$ 704.20	$1,274.80
1964	9.606	$ 3,300	$31,699.80	2013	$4,341	$2,252.30	$ 746.60	$1,351.40
1965	9.436	$ 3,400	$32,082.40	2014	$4,601	$2,387.60	$ 781.60	$1,432.60
1966	8.901	$ 3,700	$23,933.70	2015	$4,877	$2,530.60	$ 838.80	$1,518.40
1967	8.432	$ 4,300	$36,257.60	2016	$5,170	$2,682.40	$ 888.10	$1,609.40
1968	7.889	$ 4,800	$38,289.40	2017	$5,480	$2,843.50	$ 942.80	$1,706.10
1969	7.458	$ 4,900	$36,544.20	2018	$5,809	$3,014.00	$ 999.00	$1,808.40
1970	7.106	$ 5,900	$41,925.40	2019	$6,158	$3,195.00	$1,059.10	$1,917.00
1971	6.766	$ 6,300	$42,625.80	2020	$6,527	$3,386.90	$1,122.80	$2,032.10
1972	6.162	$ 6,900	$42,517.80	2021	$6,919	$3,589.90	$1,190.00	$2,153.90
1973	5.799	$ 7,900	$45,812.10	2022	$7,334	$3,805.50	$1,261.60	$2,283.30
1974	5.474	$ 8,600	$47,076.40	2023	$7,774	$4,033.70	$1,337.20	$2,420.20
1975	5.093	$ 9,000	$45,837.00	2024	$8,240	$4,275.70	$1,417.40	$2,565.40
1976	4.764	$10,000	$47,640.00	2025	$8,734	$4,532.00	$1,502.20	$2,719.20
1977	4.495	$10,400	$46,748.00	2026	$9,258	$4,803.70	$1,592.10	$2,882.10
1978	4.164	$12,300	$51,217.30	2027	$9,813	$5,091.90	$1,687.60	$3,055.10
1979	3.856	$13,300	$51,284.80					
1980	3.604	$ 9,400	$33,877.60					
		Total	$795,852.10					

[1] All amounts are estimates and include military wage credits; maximum covered Social Security wages were not met in any year.

[2] Assumed cost-of-living increase of 8 percent effective September 1980, resulting in initial retirement pay of $836 per month.

[3] Computations are based on retirement pay and SBP offset at the end of the preceding year.

will be offset by that portion of any social security benefit she receives which is attributable to his military service. Should the member die in year 2007, the $1,061.40 social security benefit computed above would be the initial offset. But because Senate Act 91 now limits the SBP offset to 40 percent of the SBP annuity, the initial SBP offset would actually be 40 percent of $1,587.30 (the amount of the SBP annuity as per Figure 5), or $634.90. Both future offsets and future SBP payments would be adjusted annually for cost-of-living increases.

If the member dies at some point after year 2007, the SBP offset begins at that point. Figure 5 gives both the gross and net SBP payments for years 2007 through 2027.

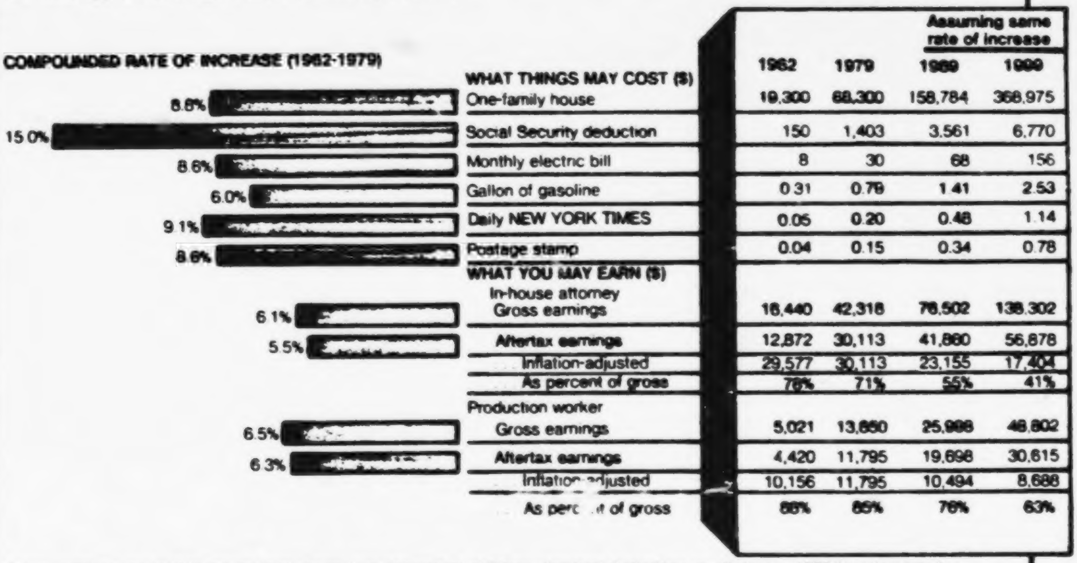
In year 2007 the SBP annuity, less offset, is 33.1 percent of the gross SBP amount (55 percent of the member's retired pay). This 66.9 percent offset thus exceeds the 40 percent maximum established by Senate Act 91 and, as noted above, the social security offset is therefore reduced to $634.90. Since both the gross SBP annuity and its social security offset will be adjusted annually for the same cost-of-living increases, this 66.9/33.1 percent ratio will continue, as will reductions to the SBP offset.

Whatever the assumptions used, projected future payments to retirees and their spouses are likely to appear astronomical. For example, if the inflation rate is 6 percent per annum, a lieutenant colonel retiring in 1980 at $1,454 dollars a month will receive $4,663 in year 2000 and $8,351 in year 2010; his spouse will receive a net SBP payment of $1,458.60 in year 2000 and $2,611.90 in year 2010 (see Figure 4). However, these figures reflect then-year dollars; were payments stated in constant 1980 dollars, all future payments would approximate those established in 1980.

Obviously, prices and wages are not constant. The rise in the consumer price index from 100 in 1967 to 239.8 by the end of March 1980, for example, equates to roughly a 7 1/2 percent annual rate of inflation. To put this into perspective, a 6 percent

Figure 6. The compounding effects of inflation

Inflation does not affect all commodities equally. This figure depicts the compounded rate of increase experienced between 1962 and 1979 and projects future costs for various items and future earnings for two types of wage earners through 1999.



COMPOUNDED RATE OF INCREASE (1962-1979)		1962	1979	1989 (Assuming same rate of increase)	1999 (Assuming same rate of increase)
	WHAT THINGS MAY COST ($)				
8.8%	One-family house	19,300	68,300	158,784	368,975
15.0%	Social Security deduction	150	1,403	3,561	6,770
8.6%	Monthly electric bill	8	30	68	156
6.0%	Gallon of gasoline	0.31	0.79	1.41	2.53
9.1%	Daily NEW YORK TIMES	0.05	0.20	0.48	1.14
8.6%	Postage stamp	0.04	0.15	0.34	0.78
	WHAT YOU MAY EARN ($)				
	In-house attorney				
6.1%	Gross earnings	16,440	42,318	76,502	138,302
5.5%	Aftertax earnings	12,872	30,113	41,860	56,878
	Inflation-adjusted	29,577	30,113	23,155	17,404
	As percent of gross	78%	71%	55%	41%
	Production worker				
6.5%	Gross earnings	5,021	13,850	25,998	48,802
6.3%	Aftertax earnings	4,420	11,795	19,698	30,615
	Inflation-adjusted	10,156	11,795	10,494	8,688
	As percent of gross	88%	85%	76%	63%

* Assumptions: married taxpayer; joint return, two dependent children, standard deduction; no change in 1979 tax structure for subsequent years, gross earnings less net tax liability, state and local income taxes; Social Security tax for 1989 and 1999 from legislation in effect.

SOURCE: "STATISTICAL SPOTLIGHT: COMPOUNDING INFLATION," *FORBES*, JUNE 11, 1979, p. 108

annual growth in cost of living and average wages, as assumed in this study, would double prices and wages in roughly 12 years and treble them in less than 19 years.

Moreover, inflation does not affect all items equally, as is clear from Figure 6, which also graphically illustrates the effects of compounding inflation. The projected price for a gallon of gas in 1989 is already nearly here. Thus "inflated" future retirement and SBP benefits will have to pay for "inflated" prices of various goods and services, a fact that critics of the military retirement system sometimes gloss over. For example, in a 21 April 1980, article entitled "The Skyrocketing Costs of Federal Pensions," [U. S. News and World Report]indicated that by the year 2000, the number of military retirees would rise by nearly 36 percent, while associated pension costs would increase 175 percent. What the article did not point out is that these increased benefits reflect roughly a 3.5 percent annual rate of inflation.

The Survivor Benefit Plan of itself is relatively straightforward. The designated beneficiary receives 55 percent of some selected base amount. As we have tried to show in the above discussion, however, a major complexity enters when the surviving spouse becomes entitled to social security benefits based on the retiree's covered military earnings. In most instances, this social security entitlement will be offset (deducted from the widow's SBP annuity), and inflation complicates the issue further.

How does one project what future SBP annuity and social security amounts will be? This study has shown how to calculate social security benefits and how to project them, and the resulting SBP offset, into the future. Such projections require economic assumptions concerning future inflation rates and changes in average wages. Even more critical, one must project his own longevity and that of his designated beneficiary. In other words, when you make the SBP decision, you bet your life.

SBP Open Season Comes to a Close

The Omnibus Budget Reconciliation Act of 1981 (P.L. 97-35) created an Open Enrollment Period for retirees to enroll in SBP. The period began on 1 October 1981 and will end 30 September 1982.

A member's choice at retirement with regard to SBP is irrevocable. Many Coasties did not enroll in SBP at retirement because of inequitable provisions. Many of those features have been changed through legislation since the enactment of SBP in 1972. It seems only fair to give retirees who did not enroll because of SBP provisions that have since been changed for the better, a new chance to enroll. Congress apparently shared this view, thus the OPEN SEASON.

In an effort to keep retirees informed of SBP and its Open Season, we have featured SBP articles in most issues of the Newsletter since last October. The preceeding (Second of two parts, June and July Issues) article is the most detailed and comprehensive we have run on SBP. We have tried to present a good sample of SBP information: basic and complex articles, questions and answers, etc. It has been suggested by some that the services are "Advertising" for SBP. Come on now. It is our job to keep the retrired community informed and all the SBP information is simply that effort. Presenting SBP from various angles and as it may apply to various personal situations is our goal.

We have also done a considerable amount of personal counseling via the Retired Affairs toll-free line. There were some days, especially following a newsletter with a good SBP article, when the toll-free line ringing sounded like a combination of general quarters and a video game arcade. CWO Tolleson and I literally spend weeks on the phone. We loved it, though, and will continue to offer this counseling of course

As of this writing OPEN SEASON statistics stack up like this:

New Enrollments:	712
Previous participants increasing base amounts:	252

This is the final installment in the presentation of SBP articles to support the Open Season. If you have not looked at SBP and need to insure the financial security of your wife after you are gone, review past issues of the Newsletter. For details concerning cost, application procedures, and details as applied to your personal situation, give us a call in the Retired Military Affairs Branch.

To enroll in SBP, you must submit your application (forms enclosed) to the Coast Guard Military Pay Center to arrive not later than 30 September 1982 - the sooner the better. Remember, without SBP your wife will not receive any annuity from the Coast Guard after your death!!

Leon D. Howell

SURVIVOR BENEFIT PLAN ELECTION
CHANGE UNDER PL 97-35
FOR USE ONLY FROM 1 OCT 81 to 30 SEP 82)

Reserved for Service Use Only

SECTION I – INFORMATION CONCERNING MEMBER

1. Name & Current Address	2. SSN/SN	2a. Date of Birth	2b. Retirement Date

SECTION II – MARITAL AND DEPENDENCY STATUS

3. Are you married? ☐ Yes ☐ No

4. Do you have dependent children? ☐ Yes ☐ No

SECTION III – COVERAGE CHANGE

5. Change in Survivor Benefit coverage as follows:

a. *FROM no coverage to:*

☐ Spouse, based on full retired pay
☐ Spouse, based on a reduced base amount
☐ Child(ren), based on full retired pay
☐ Child(ren), based on a reduced base amount
☐ Spouse and children, based on full retired pay
☐ Spouse and children, based on a reduced amount
☐ Natural person with insurable interest (may be elected only if you have no spouse and/or children

b. *FROM spouse coverage on a reduced base amount to:*

☐ Spouse coverage based on a higher, reduced amount
☐ Spouse coverage based on full retired pay

c. *FROM child coverage on a reduced base amount to:*

☐ Child coverage based on a higher, reduced base amount
☐ Child coverage based on full retired pay

d. *FROM child(ren) coverage only to:*

☐ Spouse and children, based on full retired pay
☐ Spouse and children, based on the current reduced base amount in effect for children
☐ Spouse and children, based on a reduced base amount which exceeds the current reduced base amount in effect for children

If the box checked is to provide an annuity based on a reduced portion of retired pay, indicate the amount of retired pay to be used.

$ ____________________
REDUCED BASE AMOUNT

NOTE: THIS IS NOT THE AMOUNT OF THE ANNUITY PAYABLE BUT THE AMOUNT OF REDUCED RETIRED PAY THE ANNUITY WILL BE BASED ON. THE REDUCED AMOUNT IS SUBJECT TO COST-OF-LIVING INCREASES IN THE SAME PROPORTION AS FULL RETIRED PAY.

IMPORTANT: This election to participate in the Survivor Benefit Plan (SBP) is effective when received by the Secretary concerned. Cost for SBP coverage shall begin on the first day after the month after election is effective.

IMPORTANT: The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully.

SECTION IV – SPOUSE AND/OR CHILDREN INFORMATION (list additional names on reverse)

6. Name of Spouse	7. SSN	8. Date of Birth	9. Date of Marriage

10. List all dependent children as defined in Section VII

Last name, first, M.I.	Date of Birth	SSN	Relationship

SECTION V – INSURABLE INTEREST COVERAGE

11. If you are unmarried and have no dependent children, and you checked the block marked natural person with insurable interest, complete this section with information pertaining to person you want to receive an annuity. See Section VII for definition.

12. Last name, first, M.I.	13. SSN	14. Relationship
15. Mailing address		16. Date of birth

SECTION VI – SIGNATURE

Signature of Retiree	Date	Signature of Witness

SECTION VII – INFORMATION ON THE SURVIVOR BENEFIT PLAN (SBP)

Definition of Dependent Child. A dependent child must be unmarried and:

a. Be under 18 years of age.

b. Be between ages 18 and 22 and pursuing a full-time course of study and/or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution (see item e below.)

c. Be a child of a previous marriage, adopted, or a step, foster, or recognized natural child who has lived with you in a regular parent-child relationship and of your present or as indicated in a and b above or d below.

d. Be incapable of self-support because of a mental or physical incapacity which existed before the 18th birthday, or was incurred before age 22 while pursuing a full-time course of study of training. (See item e. below.)

e. If your child(ren) is (are) defined by item b or d above, an affidavit to that effect signed by the registrar or physician, respectively, must be furnished to Retired Pay Department, NAVFINCEN.

Definition of natural person with insurable interest. Any person who can reasonably expect financial benefit from you while you live may be considered as a natural person with an insurable interest. This person may be any close relative such as a child not dependent upon you for support or a close business associate. If person named is not more nearly related than cousin, attach a statement of Proof of Financial Benefit.

SECTION VIII – MONTHLY COST AND AMOUNT OF SURVIVOR ANNUITY

a. Spouse only (no eligible children). Cost of coverage is 2½ percent of the first $300, plus 10 percent of any designated retired pay in excess of $300. If coverage is elected for a dependent child acquired subsequent to retirement, cost of coverage will be increased: The increase in cost is effective the first day of the month following eligibility of such child. (See "c" below.)

b. Spouse and eligible children. The cost of coverage will be 2½ percent of the first $300 of the base amount plus 10 percent of the remainder plus a slight additional charge for children's coverage that will vary depending on your age, your wife's age, and the age of your youngest child. The additional charge should be generally about one-half of one percent of the amount of retired pay designated. (See "c" below.)

c. If your spouse becomes ineligible through divorce, annulment or death, no cost is due for any month in which there is no beneficiary. If you remarry, the cost will be reinstated the first anniversary of the date of remarriage, unless child is born of that marriage prior to the first anniversary date.

d. Eligible children only (no spouse). The cost of coverage will vary depending on your age and the age of your youngest child but should generally be about 3 percent of the amount of retired pay designated.

e. Cost reduction – children. When all children cease to be eligible for an annuity, the additional cost for child coverage shall stop. The reduction in cost is effective the first day of the month following that in which the last child ceases to be eligible for an annuity.

f. Natural interest person. Cost of coverage is 10 percent of full retired pay, plus an additional 5 percent of full retired pay for eacy full five years that your age exceeds that of the natural interest person. The total cost may not exceed 40 percent of retired pay.

g. Annuity – Spouse and/or eligible children. Full coverage provides an annuity of 55 percent of retired pay. Reduced coverage provides an annuity of 55 percent of reduced amount elected.

h. Annuity – Natural interest person. The annuity payable is 55 percent of retired pay remaining after cost of coverage has been subtracted.

i. Cost-of-Living Increases (CLI). The cost is subject to change based on CLI's in retired pay. Annuities paid to survivors of deceased members are also CLI adjusted.

PRIVACY ACT STATEMENT

AUTHORITY: Public Law 92-425, EO 9397 as amended

PRINCIPAL PURPOSE(S): Used by members retired on or before 13 August 1981 to enroll in the Survivor Benefit Plan or increase previously elected coverage.

ROUTINE USES: Uniformed Services review form for completeness, validate andd record level of participation.

DISCLOSURE IS VOLUNTARY: However, the information transmitted in this form is necessary to administer the above law. Without it, retirees could not change their previous elections.

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c. Be a child of a previous marriage, adopted, or a step, foster, or recognized natural child who has lived with you in a regular parent-child relationship and of your present or as indicated in a and b above or d below.

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Champus Chatter

Champus Will Share Cost of Approved Intraocular Lenses

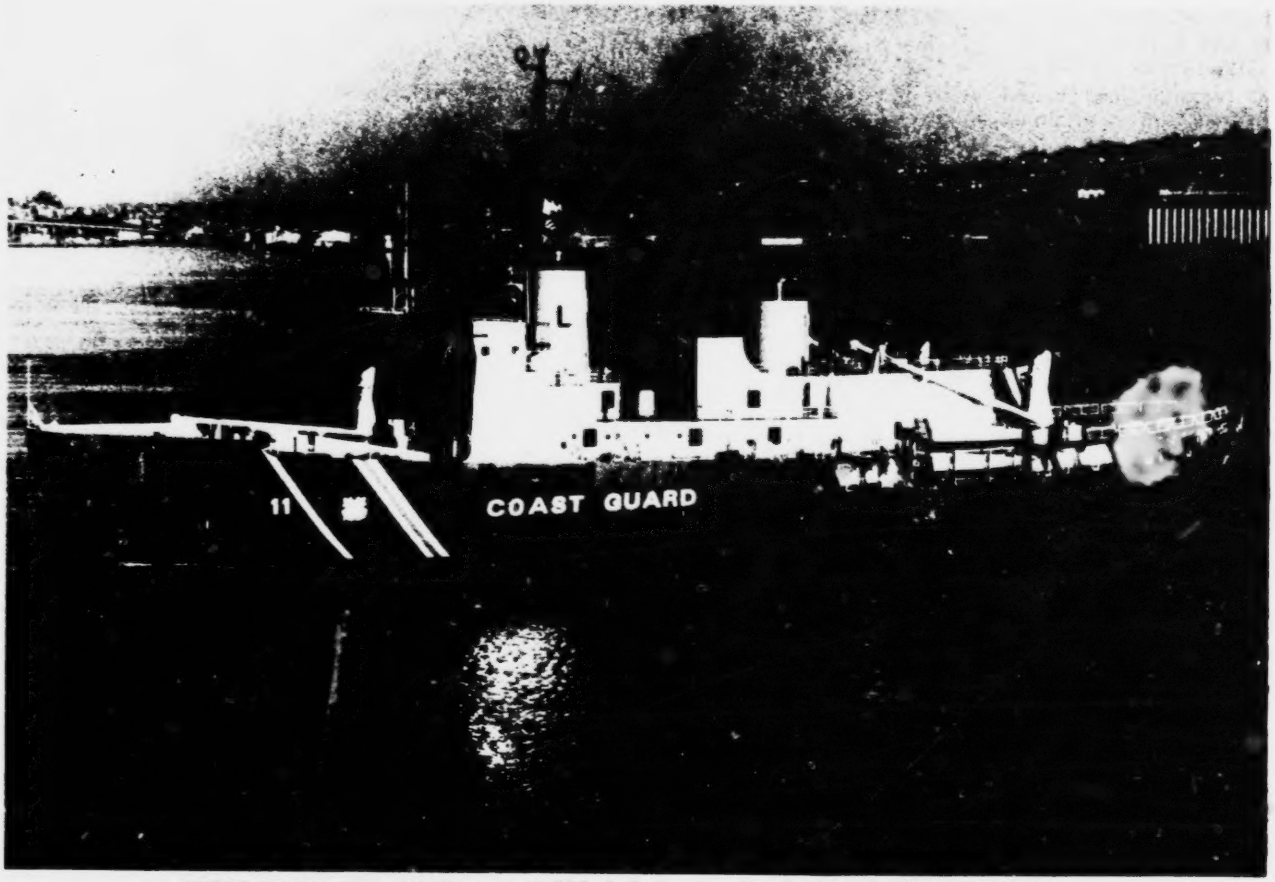
The Food and Drug Administration's recent approval of five different models of intraocular lenses for human use enables CHAMPUS to share the cost of implantation of these lens models.

Intraocular lenses are artificial lenses surgically implanted in the eye. Cost of the implant surgery normally ranges from $500 to $600. The lenses have been in use for more than 30 years, and have been used in the U. S. with increasing frequency since the late 1960's. Originally, CHAMPUS shared the cost of lens implantation with program beneficiaries. However, in 1976 it was decided that there were no data showing that the lenses were effective or safe, and FDA put intraocular lenses on their investigational list while they examined the lenses' safety. At that time, CHAMPUS was forced to discontinue sharing the cost of lens implants.

The CHAMPUS Regulation states that in order for specific benefits to be covered by the program, "any surgical implant must be approved for use in humans" by FDA. With the recent FDA approval of lenses, beneficiaries' claims can now be processed retroactive to the dates of approval of each of the five models of lenses.

Two lenses -- the Coburn's Choyce Mark VIII and Mark IX Anterior Chamber models -- were approved 1 December 1981. Three other -- the IOLABS Shearing Planar Open Loop Posterior Chamber lens models 101, 101B and 101T -- were approved 2 March 1982.

There are FDA-imposed age restrictions on the use of all approved lens models. CHAMPUS beneficiaries should consult their physician for details.



USCGC POLAR SEA (WAGB-11) (Official U. S. Coast Guard Photograph)

Nostalgia Nook

The following poem was provided by BMC James Quidley. He acquired the poem while stationed aboard Caffeys Inlet CG Station in North Carolina around 1945, from LT Chas Peele, an ex-surfman. We hope you enjoy it as much as we have.

Thirty years service lay behind
This surfman old and grey
Retired four years to civilian life
He finally passed away.

Thirty long years he stood his watch
and walked the beach and sand
Perhaps you think he is gone
To the bright and heavenly stand.

But you're wrong he went to hell
Because he read on watch
He used to read all kinds of yarns
And scratched his curly locks.

Of course he went to Heaven first
To take his chances there
But it was just a waste of time
To climb the golden stair.

Saint Peter met him at the gate
His face was stern and drear
You have to take an entrance test
To gain admittance here.

Lets hear you say the drowning drill
And the signals of distress
The poor old Surfman old and gray
Was in an awful mess.

Ho Ho said St. Peter, that's what I thought
But you will have another try
Moses, get the flashing light
And try this fellows eye.

He only got a word or two
In wig-wag he was bad
Old Peter laughed a belly laugh
And was old Moses mad.

You come up here you balmy boot
And you will soon depart
Lets hear you say the frostbites
And the Surfman couldn't start.

A Warrant Officer flapped by
On golden wings all new
Gave the Surfman the old Bronx cheer
Then crowed and away he flew.

A boatswains mate lit on the gate
His rating was first class
He was old Peter's favorite son
And gave the surfman lots of sass

With sad and plodding steps so slow
He started down the stairs
I can't even get in Hell, he mused
If they ask those questions there.

He met Old Satan at the gate
And said in accent drear
Do I have to know those drills
To gain admittance here?

When you stood your watch on earth
Did you sit and rest and cheat?
Did you spit tobacco on the stove
And on the window rest your feet?

In the dark of night
When all was still
Did you steal gasoline
Your car to fill?

Did you swipe paint and brushes
And steal from the crew?
And eat the cooks clams
That he saved for his stew?

Did you ride on patrol
And only half scrub?
Did you study your bluebook
Or were you a dud?

The Surfman turned red
And shivered with fright
You've told the truth Satan
And sized me up right.

I've done all those things
That you mentioned and more
And they grounded me out
On the heavenly shore.

Please Satan don't keep me out all alone
Please let me inside to the fire.
I'll promise always to do my work well
And sing the low bass in your choir.

You can come in, Old Satan said
You're just the man I need
On your past record you enter here
With a rating, yes indeed.

So now when the wind blows cold and chill
On the earthly cheats and thieves
You'll find the old Surfman down below
With Ensigns, Lieutenants and Chiefs.

VA Voices

As the nation paused on Memorial Day to commemorate those who gave their lives in its defense, much of the activity focused on ceremonies at the 105 national cemeteries operated by the Veterans Administration.

Sometimes in past years, nearly all of the 1.6 million gravesites in the national cemeteries were adorned with a small American flag. In recent years, however, the cemeteries and other VA facilities have adopted an innovative way to honor the memory of those who served through the creation of an "Avenue of Flags" program.

On roadways or along walkways, standard burial flags are placed on staffs and secured in permanent metal holders. The flags are spaced some 20 feet apart to provide symmetry.

Thanks to the resources and personnel of veterans service organizations, and volunteers from other civic, community, and fraternal groups, this program is growing in stature nationally.

The flags, which had been presented to families or friends of a deceased veteran, are donated to the VA. If more flags are received than needed for display, a rotation system is used to insure they all are eventually flown.

Of the cemeteries in the VA system, 58 have grave space available, 47 are closed and five are under construction or design. A closed cemetery means it is not available for initial interments. Those who have a spouse or dependent buried in a closed cemetery may still be buried in that family gravesite.

Five new cemeteries are expected to be opened between now and 1987. They will be located at Quantico, VA ; Indianatown, PA.; Fort Custer, MI.; Fort Mitchell, AL.; and a yet to be determined Florida site.

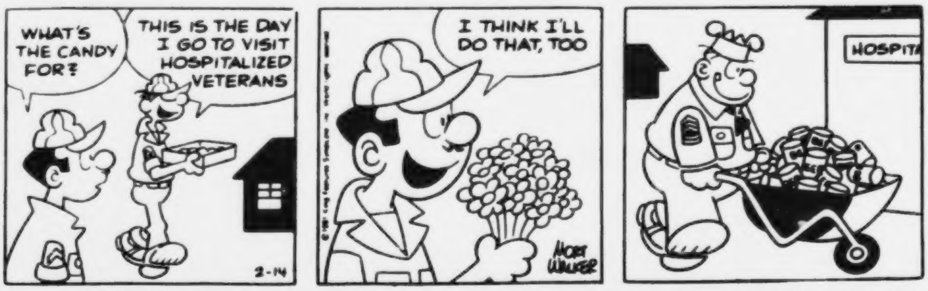
The Fort Custer post cemetry was opened Memorial Day 1982 and will eventually expand to become one of VA's ten large regional cemeteries.

The VA has operated the national cemetery system since 1973 when it took over responsibility from the U. S. Army. The Army still maintains Arlington National Cemetery in suburban Washington, D. C., where the annual Memorial Day wreath-laying ceremony is held at the Tomb of the Unknown Soldier.

Nearly 1.1 million Americans have died in war since the nation's beginnings. Over 38.9 million have participated in the ten major conflicts in American history. More than 30 million Americans have served in the Armed Forces.

The history of the national cemetery system dates back to 1862 when the need arose to provide burial grounds in or around many Civil War battlefields. Later, cemeteries were opened to all honorably discharged veterans.

The first Memorial Day was observed 114 years ago.


WHAT'S THE CANDY FOR?
THIS IS THE DAY I GO TO VISIT HOSPITALIZED VETERANS
2-14
I THINK I'LL DO THAT, TOO
MORT WALKER
HOSPITA

VA honors cartoonist Mort Walker

Nationally syndicated cartoonist Mort Walker, who brings Beetle Bailey, Sarg and other characters from Camp Swampy into the lives of millions of readers daily, was honored . . . with the Veterans Administration's prestigious "Administrator's Award."

The award is rarely made to anyone who does not work for the VA.

VA Questions and Answers

Q -- I enlisted in the service in December 1980 and got out in December 1981. Is it true that I am not eligible for hospital treatment?

A -- Generally, benefits are denied to persons enlisting after 7 September 1980, if they do not complete the shorter of 24 months continuous active duty or the full period for which they signed up. This does not apply to veterans who were discharged for a disability incurred in line of duty, for the convenience of the government or for reasons of hardship.

Q -- I would like the government to furnish a marker for my husband's grave. How do I apply for the marker?

A -- You may apply for a marker by obtaining VA Form 40-1330, Application for Headstone or Marker, from a VA Regional Office, a veteran's service organization or from your local cemetery or funeral director.

Q -- What is the GI Education Bill for someone entering the service and is there a time limit to use this benefit?

A -- Those enlisting after 31 December 1976, have the opportunity to contribute to a special training fund while in service. When they go to school, the Federal Government matches their contribution at the rate of $2 to $1. The trainee gets monthly amounts based on training time and the amount of contributions. The benefit must be used within 10 years of release from active duty.

Q -- I served in the Air Force from 1969 to 1971 and in the Army from 1977 to 1981. I did not participate in the contributory education plan now in effect. Am I eligible for any VA education payments.

A -- You are entitled to 45 months of GI Bill educational benefits based on your first period of service. Even though it has been more than 10 years since your first release from active duty, your Army service extends your ending date to 31 December 1989. Any amount already used would be deducted.

Q -- I had a school overpayment dating from 1975. Recently, when I applied for a GI home loan, I was told it could not be processed until I repaid the overpayment. Is this legal?

A -- Yes. It is VA policy to reconcile all outstanding debts prior to approving a home loan application.

Q -- As a widow, I was covered under the Civilian Health and Medical Program of the VA, but I have recently remarried. Am I entitled to keep my CHAMPVA coverage?

A -- No. A surviving spouse who remarried loses entitlement to CHAMPVA. Eligibility may be reinstated, however, if the marriage is terminated.

Q -- I am in college under the VA Rehabilitation Program. Who pays for the tuition and books?

A -- The VA pays the college directly for cost of tuition, fees, and books for disabled veterans pursuing a vocational rehabilitation program authorized through Vocational Rehabilitation and Counseling staff at VA regional offices.

Q -- Can I use my entitlement for a home loan and go to school under the GI Bill at the same time?

A -- Yes. There is no restriction on receiving both of the benefits concurrently. However, VA education benefits are not considered as qualifying income for a long term VA home loan.

Q -- My GI Bill benefits are not enough to offset school expenses. Are there any other VA programs that can help me?

A -- You might be eligible for a work-study program which pays minimum wage for VA-related work. Disabled veterans receive preference.

Employment

Career Opportunities

Raytheon Marine Company, in the field of marine electronics, has several opportunities due to continued growth and expansion:

Senior Radar Design Engineer: BSEE and 10-12 years experience in digital signal processing are required. Responsibilities include establishing design parameters and determining design feasibility and compatibility. Prior supervisory experience and and background in graphic displays is a plus.

Radar Design Engineers: BSEE and 3-5 years experience in designing TTL and CMOS type circuits and high speed applications. Prior background with microprocessing circuits is desired.

Communications Engineer: BSEE and 3-5 years experience in testing and evaluating VHF and RF radio systems. Prior project level responsibilities are desirable.

Software Design Engineer: BSEE and 2-5 years experience in microcomputer and microprocessor software design navigation application is desirable.

Power Supply Engineer: BSEE and 5-7 years prior experience in designing and evaluating switching power supplies. Ability to analyze and resolve design related problems and conduct manufacturing feasibility studies are necessary.

Attractive starting salaries and excellent fringe benefit package. Interested applicants should forward their resume including a salary history to:

Employment Manager
Raytheon Marine Company
676 Island Pond Road
Manchester, NH 03103

Navy JROTC Program

The NJROTC Program, hosted by senior high schools throughout the country and in Guam, provides a second career opportunity for former military personnel.

The program employs a minimum of two instructors at each school. Naval Science Instructors (NSI), who must have a Baccalaurate degree, are former commissioned officers — CWO2 to CAPT — and Assistant Naval Science Instructors (ANSI),former enlisted members - PO1 to MCPO and W-1's - must have high school diplomas or equivalent.

Curriculums taught include citizenship, leadership, naval history - orientation, basic seamanship, and navigation.

Minimum salaries are at least equal to the difference between annual retired pay & active duty pay and allowances, excluding incentive pay. Individual instructors may negotiate with the school for additional pay or fringe benefits.

Applicant must be certified by the Coast Guard, have at least 20 years of active service, and have been retired less than 3 years when they apply. Active duty personnel are not to apply for NJROTC teaching positions more than 1 year prior to their anticipated separation from service. More information may be obtained by contacting the nearest NJROTC area manager:

Area 4	Warminster,PA	(215)441-2179
5	Norfolk,VA	(804)444-7214
6	Charleston,SC	(803)743-4251
7	Orlando,FL	(305)646-5972
8	New Orleans,LA	(504)361-2578
9	Great Lakes,IL	(312)688-2187
11	San Diego,CA	(714)235-3670
13	Seattle,WA	(206)527-3363

Widows Recognition

Mrs. Loretta E. Lowry
(widow of CDR Edward M.)
10611 Debra Avenue
Granada Hills, CA 91344

Mrs. Delores H. Mallock
(widow of CAPT Benjamin)
217 Park Avenue
Charlevoix, MI 49720

Mrs. Joann Morrison
(widow of CAPT Clayton D)
3300 College Parkway
Mobile, AL 36613

Mrs. Jean C. Calais
(widow of CWO Arthur M.)
78 Sheridan Dr. NE Apt 13
Atlanta, GA 30305

Mrs. Eileen E. Williams
(widow of BMCS Robert B.)
Rt 1 Box 190W
Buckeye, AZ 85326

Mrs. Maude A. Doten
(widow of LT Edward W.)
P.O. Box 26, Kilton Pond Rd.
Grafton, NH 03240

Mrs. Mary C. Cisek
(widow of YNCS A. "Ace")
4952 N. Mont Circle
Chicago, IL 60656

Mrs. Alice McGehee
(widow of BMC George L.)
P. O. Box 213
Houston, MS 38851

Mrs. Juanita V. Zenahlik
(widow of CWO James J.)
N. 1510 Meyers Court
P. O. Box 103
Greenacres, WA 99016

Deceased Coast Guard Personnel

DECEASED COAST GUARD PERSONNEL

(All persons are Coast Guard retired unless otherwise noted.)

Name and Pay Grade	Status	Date of Death	Place of Death
MMC Irvin B. SCHLAIS		4 Dec 1981	Not yet received
CSC Lloyd E. ROUNTREE, JR.		7 Feb 1982	Nashville, TN
SD1 Francisco MAMERTO		3 Apr 1982	New Orleans, LA
LCDR Kenneth W. STALLINGS		1 May 1982	Thompson, GA
ENC Arthur F. SILVA		25 Feb 1982	Not yet received
CWO2 William S. GRAY		26 Apr 1982	Norwich, CT
MK1 Richard NEAL	ACTIVE	9 May 1982	El Portal, CA
ENS Gilbert M. MCGUINNESS	ACTIVE	9 May 1982	El Portal, CA
LTJG Michael K. JESMONTH	ACTIVE	9 May 1982	El Portal, CA
SA Ricardo R. BALDONADO	ACTIVE	15 May 1982	Tijuana, B.C., MX
CPO Alvah T. PRICE		7 May 1982	Washington, DC
CAPT George E. WHITAKER		5 May 1982	Honolulu, HI
GMCS Earl M. SHAFER		5 May 1982	Mantinez, CA
CWO2 Charles D. TAPIO		4 May 1982	Charleston, SC
BMCS Robert B. WILLIAMS		3 May 1982	Buckeye, AZ

W01 Albert BITTER		9 May 1982	Buffalo, NY
LTJG Harold A. LOLLMEYER		11 May 1982	Milford, NH
LCDR Carl S. STUDLEY		11 May 1982	Seattle, WA
MK3 Robert G. CRON		25 Apr 1982	Unknown
CWO Gary M. MOORE	ACTIVE	12 May 1982	Galveston, TX
SS1 Pablo R. MOJICA		16 May 1982	Manilla, Phillipines
CW02 James D. GOOLSBY		15 May 1982	Seattle, WA
ET1 Joseph E. KALANTA	INACTIVE	6 Oct 1980	Grand Rapids, MI
LCDR John S. MACCORMAC		25 Apr 1982	Unknown
QM1 Robert B. SCHWOPE		8 May 1982	Galveston, TX
BMC Harry J. TARR		9 May 1982	Hampton, VA

COAST GUARD

52-foot motor lifeboat CG-52312 undergoes trial runs at Curtis Bay, MD (Official U. S. Coast Guard Photograph)

Recognition Request

If your retired Coast Guard spouse has passed away and you desire to have your name included in the Widow's Recognition column, complete the form printed on the bottom part of this page and return it to the Retired Military Affairs Branch. We will print responses as space permits. Necessary information includes your name and address, your spouse's name and rate/rank, and the date of death.

REQUEST FOR INCLUSION OF NAME AND ADDRESS IN NEWSLETTER

____
(date)

Attn: Chief, Retired Military Affairs Branch:

I request that my name and address indicated below be published in the next issue of the Coast Guard Retiree Newsletter. I am the widow of

____
(Deceased member's rate/rank,full name,SSN/service number

NAME AND ADDRESS
(please print)

____
____
____
____

____
(Signature)

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